



Regulatory Office

Dept: Regulatory
505 Eagleview Blvd., Suite 100
Exton, PA 19341-1120
Telephone: 800-688-1840

Insurance Company Providing Coverage: Greenwich Insurance Company

**REAL ESTATE PROFESSIONALS ERRORS AND OMISSIONS DECLARATIONS
THIS IS A CLAIMS MADE INSURANCE POLICY. PLEASE READ IT CAREFULLY.**

PRODUCER: Pearl Insurance Group **POLICY NUMBER:** PEG9181239-5
PRODUCER #: 08938 **RENEWAL OF:** PEG9181239-4

THIS IS A CLAIMS MADE POLICY. THE POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. THE CLAIM MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN 60 DAYS AFTER THE END OF THE POLICY PERIOD. CLAIM EXPENSES ARE GENERALLY IN ADDITION TO AND WILL NOT REDUCE THE LIMIT OF LIABILITY. HOWEVER, CERTAIN COVERAGE EXTENSIONS HAVE LIMITS OF INSURANCE THAT INCLUDE AND WILL BE REDUCED BY CLAIMS EXPENSES. PLEASE REVIEW THIS POLICY CAREFULLY.

Item 1. NAMED INSURED: Utah Key Real Estate, LLC

Item 2. ADDRESS: 10757 S River Front Pkwy Ste 190
South Jordan, UT 84095-3545

Item 3. POLICY PERIOD: **FROM:** 07/11/2025 **TO:** 07/11/2026
12:01 A.M. Standard Time at the address of the **Named Insured** as stated herein.

Item 4. LIMITS OF LIABILITY:

A. Limits of Liability	\$ 1,000,000	Each Claim	\$ 1,000,000	Policy Aggregate
B. Fair Housing Discrimination Limit of Liability			\$ 250,000	Aggregate
C. Fungi and Bacteria Limit of Liability			\$ 1,000,000	Aggregate
D. Open House Limit of Liability			\$ 1,000,000	Aggregate

Item 5. DEDUCTIBLE: \$ 5,000 Each Claim

Item 6. PREMIUM: \$ 10,569

Item 7. RETROACTIVE DATE: 7/11/2017

Item 8. NOTICES TO BE SENT TO:

Report A Claim AXA XL – Commercial E & O Claims 100 Constitution Plaza, 8th Floor Hartford, CT 06103 877-791-3777 [Phone] 860-548-9668 [Fax]	Report A Claim Pearl Insurance 1200 East Glen Avenue Peoria Heights, IL 61616 1-800-447-4982
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Item 9. FORMS AND ENDORSEMENTS ATTACHED AT POLICY EFFECTIVE DATE:

JPP-PF (08/18) Real Estate Errors & Omissions Policy Form
JPP 148 (08/18) Sellers Shield Deductible Forgiveness
JPP-UT1 (06/05) Utah Changes
JPP 147 (06/16) Consumer Financial Protection Bureau Defense Endorsement
JPP149 0820 Home Warranty Program Deductible Reduction Endorsement
JPP 150 1221 ERISA, Securities, Consumer Protection and Similar Act or Law Exclusion
JPP 101 (06/05) Additional Named Insured Endorsement

JPP145 0215 Lock Box And Open House
SPHD 300 0920 Cyber Suite Supplemental Schedule
SPHD 100-UT 0920 Utah Changes - Amendatory Endorsement (Cyber Suite)
SPHD 400 0920 Cyber Suite Coverage Endorsement



DATE: 06/26/2025

Authorized Representative
Gary P. Pearl - CEO