

COMMERCIAL POLICY



AmTrust North America
An AmTrust Financial Company

877-528-7878

**800 SUPERIOR AVENUE EAST, 21ST FLOOR
CLEVELAND, OH 44114**

Republic Vanguard Insurance Company

INSURANCE IS PROVIDED BY
THE COMPANY DESIGNATED ON THE
DECLARATIONS PAGE
(A Stock Insurance Company)

THIS POLICY CONSISTS OF:

- DECLARATIONS
- COMMON POLICY CONDITIONS
- ONE OR MORE COVERAGE PARTS, and
- APPLICABLE FORMS AND ENDORSEMENTS



Republic-Vanguard Insurance Company
 800 Superior Avenue East, 21st Floor
 Cleveland, OH 44114
 877-528-7878

INSPECTOR PROFESSIONAL LIABILITY COVERAGE

THIS IS A CLAIMS MADE AND REPORTED COVERAGE. PLEASE READ YOUR POLICY CAREFULLY.

PRODUCER: Citadel Insurance Services, LC **CERTIFICATE NUMBER:** RVA1018602.1004784-03

THIS COVERAGE APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO US DURING THE POLICY PERIOD. CLAIM EXPENSES ARE WITHIN THE LIMITS OF LIABILITY AND REDUCE THE LIMIT OF LIABILITY. PLEASE REVIEW THIS POLICY CAREFULLY.

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|--|--|--------------------|
| ITEM 1. NAMED INSURED: | Utah Joint Adventures, Inc. | |
| | DBA Champion Inspect | |
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| ITEM 2. ADDRESS: | 10102 South Redwood Road, #95651 #95651 | |
| | South Jordan, UT 84095 | |
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| ITEM 3. POLICY PERIOD: | FROM: 4/1/2024 | TO 4/1/2025 |
| | 12:01 A.M Standard Time at the address of the Named Insured as stated herein. | |
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| ITEM 4. LIMITS OF INSURANCE (Inclusive of "defense expenses"): | | |
| | \$1,000,000 | Each "Claim" Limit |
| | \$1,000,000 | Aggregate Limit |
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| ITEM 5. DEDUCTIBLE (Inclusive of "defense expenses"): | | |
| | \$1,500 | Each Claim |
| <hr/> | | |
| ITEM 6. POLICY PREMIUM | \$ INCLUDED | |
| <hr/> | | |
| ITEM 7. RETROACTIVE DATE: | 4/1/2021 | |
| <hr/> | | |
| ITEM 8. FORMS AND ENDORSEMENTS ATTACHED AT POLICY EFFECTIVE DATE: | | |
| | See form FMSCH-DEC-CIT | |

THESE DECLARATIONS, TOGETHER WITH THE POLICY CONDITIONS, COVERAGE PART(S), FORM(S) AND ANY ENDORSEMENT(S), ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED MASTER POLICY/CERTIFICATE NUMBER.



Issued Date: 4/2/2024

Authorized Representative

COMMERCIAL GENERAL LIABILITY DECLARATIONS

Republic-Vanguard Insurance Company 800 Superior Avenue East, 21st Floor Cleveland, OH 44114 877-528-7878	Citadel Insurance Services, LC 2600 W Executive Pkwy, Ste 500 Lehi, UT 84043
NAMED INSURED: Utah Joint Adventures, Inc. DBA Champion Inspect	
MAILING ADDRESS: 10102 South Redwood Road, #95651 #95651 South Jordan, UT 84095	
POLICY PERIOD: FROM <u>4/1/2024</u> TO <u>4/1/2025</u> AT 12:01 A.M. TIME AT YOUR MAILING ADDRESS SHOWN ABOVE	

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

LIMITS OF INSURANCE	
EACH OCCURRENCE LIMIT	<u>\$1,000,000</u>
DAMAGE TO PREMISES RENTED TO YOU LIMIT	<u>\$100,000</u> Any one premises
MEDICAL EXPENSE LIMIT	<u>\$5,000</u> Any one person
PERSONAL & ADVERTISING INJURY LIMIT	<u>\$1,000,000</u> Any one person or organization
GENERAL AGGREGATE LIMIT	<u>\$1,000,000</u>
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	<u>\$1,000,000</u>

RETROACTIVE DATE (CG 00 02 ONLY)
THIS INSURANCE DOES NOT APPLY TO "BODILY INJURY" OR "PROPERTY DAMAGE" WHICH OCCURS BEFORE THE RETROACTIVE DATE, IF ANY, SHOWN BELOW.
RETROACTIVE DATE: <u>4/1/2021</u>
(ENTER DATE OR "NONE" IF NO RETROACTIVE DATE APPLIES)

DESCRIPTION OF BUSINESS
FORM OF BUSINESS:
<input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> JOINT VENTURE
<input type="checkbox"/> LIMITED LIABILITY COMPANY <input checked="" type="checkbox"/> ORGANIZATION, INCLUDING A CORPORATION (BUT NOT INCLUDING A PARTNERSHIP, JOINT VENTURE OR LIMITED LIABILITY COMPANY)
BUSINESS DESCRIPTION: Home Inspection



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED COVERAGE FOR DESIGNATED UNMANNED AIRCRAFT USED DURING INSPECTION SERVICES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description Of Unmanned Aircraft
Unmanned aircraft while operated by you solely for the purpose of conducting your "inspection services", subject to: <ol style="list-style-type: none">1. maintenance of valid federal, and if applicable, state and/or local license(s) by you and/or anyone operating it as a certified drone pilot; and2. registration of your unmanned aircraft(s) with the FAA, as required.
Description Of Operation(s) Or Project(s)
See above.
Limit Of Insurance
Unmanned Aircraft Liability Aggregate Limit: \$ 100,000
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Exclusion 2.g. Aircraft, Auto Or Watercraft under Section I – Coverage A – Bodily Injury And Property Damage Liability is deleted and replaced by the following:

2. Exclusions

This insurance does not apply to:

g. Aircraft, Auto Or Watercraft

(1) Unmanned Aircraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **g. (1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This Paragraph **g. (1)** does not apply to "unmanned aircraft" described in the Schedule, but only with respect to the operation(s) or project(s) described in the Schedule.



Utah Department of Commerce
Division of Corporations & Commercial Code
160 East 300 South, 2nd Floor, PO Box 146705
Salt Lake City, UT 84114-6705
Service Center: (801) 530-4849
Toll Free: (877) 526-3994 Utah Residents
Fax: (801) 530-6438
Web Site: <http://www.commerce.utah.gov>

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.....11522994-015103182021-630332

CERTIFICATE OF EXISTENCE

Registration Number: 11522994-0151
Business Name: CHAMPION INSPECT
Registered Date: October 06, 2012
Entity Type: DBA
Status: Current

The Division of Corporations and Commercial Code of the State of Utah, custodian of the records of business registrations, certifies that the business entity on this certificate is authorized to transact business and was duly registered under the laws of the State of Utah. The Division also certifies that this entity has paid all fees and penalties owed to this state; its most recent annual report has been filed by the Division (**unless Delinquent**); and, that Articles of Dissolution have not been filed.



Leigh Veillette
Director
Division of Corporations and Commercial Code