

**NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.**

**RISK PURCHASING GROUP NOTICE**

**This Miscellaneous Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the insurer or Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.**

**IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS**

**Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the Norman Spencer Real Estate Risk Purchasing Group, Inc is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is provided with its own policy and/or evidence of insurance.**

**Policy Number**

LHD-H707535-03

**THE HANOVER INSURANCE COMPANY**

440 Lincoln Street  
Worcester, MA 01653

(A Stock Insurance Company, herein called the **Insurer**)

**Issue Date** 07/31/2024

**Item 1. NAMED INSURED AND ADDRESS**

Lake Wylie Market Center LLC dba Keller Williams Connected  
901 DAVE GIBSON BLVD  
FORT MILL, SC 29708

**Item 2. POLICY PERIOD**

Inception Date: 07/31/2024

Expiration Date: 07/31/2025

(12:01 AM standard time at the address shown in Item 1.)

**Item 3. LIMIT OF LIABILITY**

- a. \$2,000,000 for each **Claim**; not to exceed
- b. \$2,000,000 for all **Claims** in the Aggregate

**Item 4. SUBLIMITS OF LIABILITY**

Privacy and Security  
Liability Coverage

- a. \$1,000,000 for each **Claim**; not to exceed
- b. \$1,000,000 for all **Claims** in the Aggregate

# Miscellaneous Advantage

## Professional Liability Insurance

### *RPG Policy Declarations Page*

**Item 5. DEDUCTIBLE**

a. \$5,000 each **Claim**  
b. N/A for all **Claims** in the Aggregate

**Item 6. SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE**

		<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Disciplinary Proceedings Coverage	\$25,000	per <b>Insured</b> / \$50,000 for all <b>Insureds</b>	\$0
Subpoena Assistance	\$25,000	in the Aggregate	\$0
Crisis Event Expense	\$25,000	per Event / \$50,000 in the Aggregate	\$0
Reputation Protection Expense	\$15,000	in the Aggregate	\$0
Withheld Client Fee Assistance	\$25,000	in the Aggregate	\$0
Nonprofit Directors and Officers Expense	\$10,000	in the Aggregate	\$0

**Item 7. PROFESSIONAL SERVICES**

Professional Real Estate Services

**Item 8. RETROACTIVE DATE**

07/31/2006

**Item 9. PREMIUM FOR THE POLICY PERIOD**

Risk Purchasing Group Fee

\$54,809.00

\$150.00

**Total Premium:**

\$54,959.00

**Item 10. ENDORSEMENTS EFFECTIVE AT INCEPTION:** See Schedule of Forms attached.

**Item 11. NOTICE TO INSURER**

Report a claim to the Company as required by Section G. Duties in the Event of Claim(s) or Potential Claim(s) to:

The Hanover Insurance Company  
440 Lincoln Street  
Worcester, MA 01653

**National Claims Telephone Number:** 508-855-6281. For Cyber Claims: 800-385-5271

**Facsimile:** 800-399-4734

**Email:** ProClaim@hanover.com For Cyber Claims: Cyberclaims@hanover.com

**For Online Reporting:** www.hanover.com/report-claim-online

**Agent on behalf of:** NORMAN-SPENCER AGENCY, LLC  
10050 INNOVATION DRIVE, SUITE 340  
MIAMISBURG, OH 45342  
1602657

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We have caused this Policy to be signed by our President and Secretary and countersigned where required by a duly authorized agent of the Company.



John C. Roche, President



Charles F. Cronin, Secretary