MMG INSURANCE COMPANY
Presque Isle, Maine

SPECIAL BUSINESS OWNERS POLICY

Policy No. BP10972997 | DECLARATIONS | Policy Type
Policy Period (ANNUAL) | Direct Bill | NEW
6/18/2010 To 6/18/2011 12:01 A.M. Eastern Standard Time

Named Insured 0499795
SPOTLIGHT HOME INSPECTION
20 KRATZ RD
HARLEYSVILLE PA 19438-3502

Agent 035 37 215-723-4378
LACHER & ASSOCIATES INSURANCE AGENCY
632 EAST BROAD ST
P O BOX 64398
SOUDERTON PA 18964

SUMMARY OF INSURED LOCATIONS

Loc. 01: 20 KRATZ RD HARLEYSVILLE, PA 19438 $310

OPTIONAL COVERAGES

2% Annual Inflation Guard			
Hired/Non-Owned Auto Coverage	BP0404 (07-02)	$1,000,000	$90

Total Annual Policy Premium $400
Direct Bill

Numbers of Endorsements Forming Part of Policy at Issue:
AA 00 13 (12-07) BP0003 (07-02) BP0142 (07-02) BP0159 (08-08)
BP0191 (07-02) BP0417 (07-02) BP0441 (07-02) BP0483 (07-02)
BP0514 (01-03) BP0523 (01-08) BP0535 (11-02) BP0539 (12-02)
BP0564 (01-07) BP0565 (01-07) BP0576 (11-02) BP0577 (11-02)
BP0601 (01-07) IL N 088 (09-03) MM037BP (02-06) MM063 (06-10)
ZMHC01PA (11-06)

Terrorism Risk Insurance Act Premium: $0

Authorized Representative
Produced on: 6/21/2010 NO COUNTERSIGNATURE REQUIRED

This is a nonparticipating policy and no dividends are paid to policyholders

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DECLARATIONS
Direct Bill

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Loc. 01: 20 KRATZ RD HARLEYSVILLE, PA 19438

Description: OFFICES

PROPERTY
DEDUCTIBLE $500

	Coverage	Premium
Buildings		N/A
Business Personal Property	$5,000	$295
Loss of Income		INCL
Actual Loss Sustained, Not Exceeding 12 Consecutive Months		
Equipment Breakdown Coverage		INCL

BUSINESS LIABILITY COVERAGES

Business Liability Each Occurrence		$1,000,000	$15
Damage to Premises Rented to You Each Occurrence		$250,000	INCL
Medical Payments	"Each Person"	$5,000	INCL

OPTIONAL COVERAGES & COVERAGE EXTENSIONS

Money & Securities On Premises	$10,000	INCL
Money & Securities Off Premises	$2,000	INCL
Accounts Receivable	$10,000	INCL
Valuable Papers	$10,000	INCL
Business Personal Property Off Prem.	$5,000	INCL
Exterior Signs	$1,000	INCL

Annual Policy Premium $310
Direct Bill

Additional Coverage Endorsements Forming Part of Policy at Issue:

Produced on: 6/21/2010

ORIGINAL COPY