

American National Property And Casualty Company

Corporate Centre • 1949 E. Sunshine, Springfield, Missouri 65899-0001

BOP001820201

BUSINESSOWNERS ADVANTAGE DECLARATION PAGE

Policy Number: 0201X1239

Agent No: **7731**

Agent Phone: 928-527-3710

LINDA PARDUE CHAN

1016 W UNIVERSITY AVE STE 201 FLAGSTAFF AZ 86001-2996

Name and Mailing Address of First Named Insured:

FLAGSTAFF CHILD AND FAMILY COUNSELLING PLLC 408 N KENDRICK ST **FLAGSTAFF AZ 86001-1582**

The Insured is: LIMITED LIABILITY COMPANY

Transaction Type: RENEWAL

Transaction Effective: 07/13/2010

Policy Period: From 07/13/2010

To **07/13/2011**

12:01 A.M. Standard Time

Business Description: FAMILY COUNSELLING

Total Limit of Liability

Term

ADDL/RTN

Premium

Premium

Business Property Coverages

Buildings

Business Personal Property

Business Income and Extra Expense

\$25,000

\$160.00

Actual Loss Sustained Not

Exceeding 12 Months

Other Endorsements

SEE SCHEDULE

BUSINESSOWNERS LIABILITY

Except for Fire Legal Liability, each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period.

Business Liability

Limits of Insurance

Bodily Injury/Property Damage

\$1,000,000

EACH OCCURRENCE

\$2,000,000

AGGREGATE

\$1,000,000

AGGREGATE FOR

PRODUCTS/COMPLETED

OPERATIONS HAZARD

Medical Expenses

Fire Legal Liability

Other Endorsements

\$5,000

EACH PERSON

\$100,000

ANY ONE FIRE OR EXPLOSION

SEE SCHEDULE

POLICY SUBJECT TO ANNUAL AUDIT: YES

TOTAL PREMIUM

\$350.00

The Declarations, Schedules and These Forms and Endorsements Make Up Your Complete Policy: BP00021299 IL00030498 BP00060197 BP00090197 BP01381200 IL02580900 BP04020187 BP04040196 BP04170196 BP04180689 BP04340197 BP04390196 BP04961001 BP05140103 BP10040498 BF20190902 BF40340902 BF40380902 BF40390303 BF40860507 BF40910708 BF40920909 FI99020108

Countersigned By

Authorized Representative

Processed Date: 06/08/2010

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ANX-3165

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Businessowners Advantage Proposal For: FLAGSTAFF CHILD AND FAMILY COUNSELLING PLLC

Policy Effective Date: 7/13/2009 - 7/13/2010

Liability Coverages

| Assume to I for Pl | | |
|-------------------------|----|-----------|
| Occurrence Limit | \$ | 1,000,000 |
| General Aggregate Limit | ş | 2,000,000 |
| Product Aggregate Limit | \$ | 1,000,000 |
| Fire Legal Limit | \$ | 100,000 |
| Medical Expense Limit | \$ | 5,000 |

| Additional and Optional Coverages | | inci Limit | | Addl Limit | Total Limit | | Premlum |
|---|---------------|------------|----|---------------|----------------|----|---------|
| Non-owned Auto Liability | \$ | 1,000,000 | S | æ | 1 000 000 | • | |
| Hired Auto Liability | | | | \$ | 1,000,000 | \$ | |
| | \$ | 1,000,000 | \$ | \$ | 1,000,000 | \$ | |
| Employee Dishonesty | \$ | 15,000 | \$ | \$ | 15,000 | \$ | |
| Accounts Receivable | \$ | 15,000 | \$ | 1 | 20. | - | |
| Forgery and Alteration Coverage | | | | \$ | 15,000 | \$ | |
| I miled Emar, and Virginition Condings | \$ | 15,000 | \$ | \$ | 15.000 | \$ | |
| Limited Fungi or Bacteria Coverage | (Property) \$ | 15,000 | \$ | \$ | 15,000 | \$ | |
| Additional Insured - see schedule | \$ | | \$ | \$ | 5,000 | Ŕ | 20.00 |
| Limited Fungi or Bacteria Coverage | Alabilien e | | 6 | 2 | | 3 | 30.00 |
| and a section of the | (Liability) 5 | | 3 | \$ | 25,000 | \$ | 100.00 |