



**Aspen American Insurance Company**  
**Insurer (Referred to below as the "Company")**  
 499 Washington Boulevard, 8th Floor  
 Jersey City, NJ 07310



**Company's Program Administrator:**  
 LIA Administrators & Insurance Services  
 1600 Anacapa Street  
 Santa Barbara, CA 93108  
 800-334-0652

**APPRAISAL, VALUATION AND PROPERTY SERVICES**  
**PROFESSIONAL LIABILITY INSURANCE POLICY**

**DECLARATIONS**

Date Issued: 3/30/2026 Policy Number: AAI005962-11 Previous Policy Number: AAI005962-10

THIS IS A **CLAIMS** MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD**. PLEASE READ THE POLICY CAREFULLY.

<p>1. Customer ID: 114476          Named <b>Insured</b>:          ROCKY MOUNTAIN APPRAISAL, LLC          A. Howard C. Johnson          P.O. Box 971          Queen Creek, AZ 85142</p>																																																							
<p>2. <b>Policy Period:</b> From: 03/26/2026 To: 03/26/2027          12:01 A.M. Standard Time at the address stated in 1 above.</p>																																																							
<p>3. <b>Deductible:</b> \$1000 Each <b>Claim</b></p>																																																							
<p>4. <b>Retroactive Date:</b> 03/26/2002</p>																																																							
<p>5. <b>Inception Date:</b> 03/26/2016</p>																																																							
<p>6. <b>Limits of Liability:</b> A. \$1,000,000 Each <b>Claim</b>          B. \$2,000,000 Aggregate</p>																																																							
<p>7. <b>Covered Professional Services (as defined in the Policy and/or by Endorsement):</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Real Estate Appraisal and Valuation:</td> <td style="width: 10%;">Yes</td> <td style="width: 10%; text-align: center;"><input checked="" type="checkbox"/></td> <td style="width: 10%;">No</td> <td style="width: 10%; text-align: center;"><input type="checkbox"/></td> <td style="width: 10%;"></td> </tr> <tr> <td>Residential Property:</td> <td>Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Commercial Property:</td> <td>Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Bodily Injury and Property Damage Caused</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>During Appraisal Inspection (\$100,000 Sub-Limit):</td> <td>Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> <tr> <td>Right of Way Agent and Relocation:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td></td> </tr> <tr> <td>Machinery and Equipment Valuation:</td> <td>Yes</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Personal Property Appraisal:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> <tr> <td>Real Estate Sales/Brokerage:</td> <td>Yes</td> <td style="text-align: center;"><input type="checkbox"/></td> <td>No</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>(If "yes", added by endorsement)</td> </tr> </table>		Real Estate Appraisal and Valuation:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Residential Property:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Commercial Property:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Bodily Injury and Property Damage Caused						During Appraisal Inspection (\$100,000 Sub-Limit):	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>	(If "yes", added by endorsement)	Right of Way Agent and Relocation:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>		Machinery and Equipment Valuation:	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>		Personal Property Appraisal:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	(If "yes", added by endorsement)	Real Estate Sales/Brokerage:	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	(If "yes", added by endorsement)
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<p>8. Report <b>Claims</b> to: LIA Administrators &amp; Insurance Services, 800-334-0652, P.O. Box 1319, 1600 Anacapa Street, Santa Barbara, CA 93102-1319</p>																																																							
<p>9. <b>Annual Premium:</b> \$1,109.00</p>																																																							
<p>10. <b>Forms attached at issue:</b> LIA002 (04/19) LIA AZ (05/19) LIA012 (06/22) LIA018 (06/20) LIA020 (02/22) LIA131 (05/19)          LIA164 (05/19) LIA169 (12/21) LIA173 (01/24) LIA174 (01/25)</p>																																																							

This Declarations page, together with the completed and signed Policy Application including all attachments and thereto, and the Policy shall constitute the contract between the Named **Insured** and the Company.

03/30/2026

Date

By

Authorized Representative

# Appraisal, Valuation and Property Services Professional Liability Insurance Policy

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**Named Insured:** ROCKY MOUNTAIN APPRAISAL, LLC  
A. Howard C. Johnson

**Policy Number:** AAI005962-11  
**Effective Date:** 03/26/2026  
**Customer ID:** 114476

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ADDITIONAL COVERED PROFESSIONALS ENDORSEMENT**

This endorsement modifies insurance provided under the following:

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

In consideration of the premium charged, it is agreed that Section **IV. DEFINITIONS (I) "Insured"** is amended to include:

**"Insured"** means:

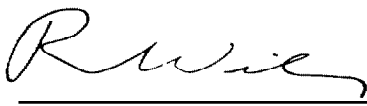
The persons identified below, but only while acting on behalf of the Named **Insured**:

Name	Coverage Effective Date
Howard C. Johnson	03/26/2026

All other terms, conditions, and exclusions of this Policy remain unchanged.

## CERTIFICATE OF INSURANCE

Producer:  LIA ADMINISTRATORS & INSURANCE SERVICES P.O. Box 1319 Santa Barbara, CA 93102-1319	Issue Date: 03/30/2026 This Certificate is issued as a matter of information only and confers no rights upon the Certificate Holder. This Certificate does not amend, extend or alter the coverage afforded by the policy below.
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Insured: 114476 ROCKY MOUNTAIN APPRAISAL, LLC A. Howard C. Johnson PO Box 971 Queen Creek, AZ 85142	<p><b><u>COMPANY AFFORDING COVERAGE</u></b></p> <p><b>Aspen American Insurance Company</b></p>  <hr style="width: 80%; margin: 0 auto;"/> Authorized Representative
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This is to certify that the policy of insurance listed below has been issued to the Insured named above for the policy period indicated. Notwithstanding any requirement, term of condition of any contract or other document with respect to which this Certificate may be issued or may pertain, the insurance afforded by the policy described herein is subject to all the terms, exclusions and conditions of such policy. Limits shown may have been reduced by paid claims.

**DISCLAIMER:** This certificate of insurance does not affirmatively or negatively amend, extend, or alter the coverage afforded by the insurance policy.

TYPE OF INSURANCE	POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE	LIMITS	
Professional Liability	AAI005962-11	03/26/2026	03/26/2027	Each Claim	\$ 1,000,000
				General Aggregate	\$ 2,000,000

Description of Operations/Locations/Special Items:  
**Professional Services as defined in the policy**

Certificate Holder: ROCKY MOUNTAIN APPRAISAL, LLC A. Howard C. Johnson PO Box 971 Queen Creek, AZ 85142	<p><b>Cancellation:</b>  <b>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</b></p>
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