

CERTIFICATE OF INSURANCE

NOTICE: This insurance provides professional liability (E&O) insurance coverage and contains claims-made and reported coverage. Except as may be otherwise provided herein, the coverage provided by the Policy is limited to claims that are first made against the Insured and reported to the Company while the insurance is in force or applicable Extended Reporting Period. Defense costs are provided within the limits of liability. Please read and review the insurance carefully and discuss the coverage with your agent. Please note that this certificate of insurance is a summary of coverage and the certificate does not amend, extend, or alter the coverage afforded by the insurance policy, and coverage is subject to all of the terms, conditions and exclusions of the policy. In the instance of any conflict, the insurance language contained in the policy will prevail and control.

NAMED INSURED:
CLARKE, NORMAN V
PO BOX 5672

COLUMBIA, SC 29250

PRODUCER:
LOUIS MARINACCIO CA LICENSE #: 0B44869
GALLAGHER MGA
8430 ENTERPRISE CIRCLE, STE 200
LAKEWOOD RANCH, FL 34202

COMPANY AFFORDING COVERAGE: BCS INSURANCE CO.

COVERAGE: THIS IS TO CERTIFY THAT THE INSURED LISTED ABOVE IS COVERED UNDER THE POLICY OF INSURANCE LISTED BELOW, FOR THE CERTIFICATE PERIOD INDICATED. THE INSURANCE AFFORDED BY THE POLICY DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICY.


Policy Number	Certificate Period		Limits of Liability: Each Claim	Limits of Liability: Aggregate
AEO29392	8/1/2017	8/1/2018	\$1,000,000	\$2,000,000

COVERAGE:	RETENTION AMOUNT: Each Claim
BCBS South Carolina Product Claims	\$1,000
Non BCBS South Carolina Claims	\$2,500

NOTICE OF CLAIMS:
Attn: BCS Insurance Co. Claims Department
2 Mid America Plaza, Suite 200
Oakbrook Terrace, IL, 60181-4712
or via email: BCSclaims@bcsc.com

SPECIAL PROVISIONS:

Named Insured's Endorsements attached at Certificate Inception:

DATE: 7/13/2017 BY 
Authorized Representative

This policy provides coverage for services rendered as a licensed Life, Accident and Health Insurance Agent, General Agent, or Broker; or as a registered representative in the sale and servicing of mutual funds through a NASD registered broker/dealer organization. Coverage under this policy is in force only if the insured agent is actually appointed with the sponsoring company as of the coverage effective date. If the insured agent's contract terminates with the sponsoring company, coverage ceases immediately for any new business. In the case a business name appears on this certificate, coverage is extended from the insured agent to the business named, but only for the covered acts of the insured agent. Please contact Gallagher MGA for details of the E.R.P. For full policy details, visit www.bcs-eo.com.