



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
12/6/2013

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

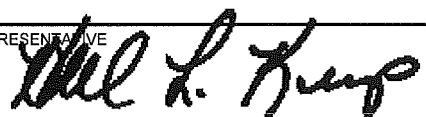
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|---|--|--------------|
| <b>PRODUCER</b><br><b>J &amp; M INSURANCE SERVICES</b><br><b>4600 Spicewood Springs Rd #101</b><br><b>Austin, TX 78759</b>  | <b>CONTACT NAME:</b> <b>Todd Michalowski</b>   |              |
|   | <b>PHONE (A/C, No, Ext):</b> <b>(512) 238-6100</b> <b>FAX (A/C, No):</b> <b>(512) 238-6240</b><br><b>E-MAIL ADDRESS:</b> <b>todd 78745@yahoo.com</b> |              |
| <b>INSURED</b> <b>Rives Valuation Services, Inc</b><br><b>dba Appraisal Shop</b><br><b>9090 Jollyville Road</b><br><b>Austin, TX 78759</b><br><b>512-380-9490</b> | <b>INSURER(S) AFFORDING COVERAGE</b><br><b>INSURER A:</b> Certain Underwriters at Lloyds of London   | <b>NAIC#</b> |
|   | <b>INSURER B:</b>  |              |
|   | <b>INSURER C:</b>  |              |
|   | <b>INSURER D:</b>  |              |
|   | <b>INSURER E:</b>  |              |
|   | <b>INSURER F:</b>  |              |

**COVERAGES**                      **CERTIFICATE NUMBER:**                      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| INSR LTR | TYPE OF INSURANCE   | ADDL INSR   | SUBR WVD   | POLICY NUMBER         | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS   |
|----------|---|---|------------|-----------------------|-------------------------|-------------------------|--|
|          | <b>GENERAL LIABILITY</b><br><input type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b><br><input type="checkbox"/> <b>CLAIMS-MADE</b> <input type="checkbox"/> <b>OCCUR</b><br><hr/> <b>GEN'L AGGREGATE LIMIT APPLIES PER:</b><br><input type="checkbox"/> <b>POLICY</b> <input type="checkbox"/> <b>PRO-JECT</b> <input type="checkbox"/> <b>LOC</b> |   |            |                       |                         |                         | <b>EACH OCCURRENCE</b> \$<br><b>DAMAGE TO RENTED PREMISES (Ea occurrence)</b> \$<br><b>MED EXP (Any one person)</b> \$<br><b>PERSONAL &amp; ADV INJURY</b> \$<br><b>GENERAL AGGREGATE</b> \$<br><b>PRODUCTS - COMP/OP AGG</b> \$<br><br> |
|          | <b>AUTOMOBILE LIABILITY</b><br><input type="checkbox"/> <b>ANYAUTO</b><br><input type="checkbox"/> <b>ALL OWNED AUTOS</b> <input type="checkbox"/> <b>SCHEDULED AUTOS</b><br><input type="checkbox"/> <b>HIRED AUTOS</b> <input type="checkbox"/> <b>NON-OWNED AUTOS</b>  |   |            |                       |                         |                         | <b>COMBINED SINGLE LIMIT (Ea accident)</b> \$<br><b>BODILY INJURY (Per person)</b> \$<br><b>BODILY INJURY (Per accident)</b> \$<br><b>PROPERTY DAMAGE (Per accident)</b> \$<br><br>  |
|          | <input type="checkbox"/> <b>UMBRELLA LIAB</b> <input type="checkbox"/> <b>OCCUR</b><br><input type="checkbox"/> <b>EXCESS LIAB</b> <input type="checkbox"/> <b>CLAIMS-MADE</b><br><b>DED</b> <b>RETENTION \$</b>  |   |            |                       |                         |                         | <b>EACH OCCURRENCE</b> \$<br><b>AGGREGATE</b> \$<br><br>   |
|          | <b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b><br><b>ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)</b><br>If yes, describe under DESCRIPTION OF OPERATIONS below  | <input type="checkbox"/> <b>Y</b> <input type="checkbox"/> <b>N</b> | <b>N/A</b> |                       |                         |                         | <input type="checkbox"/> <b>WC STATU-TORY LIMITS</b> <input type="checkbox"/> <b>OTH-ER</b><br><b>E.L. EACH ACCIDENT</b> \$<br><b>E.L. DISEASE - EA EMPLOYEE</b> \$<br><b>E.L. DISEASE - POLICY LIMIT</b> \$                             |
| <b>A</b> | <b>Professional errors and Omissions</b>  | <b>X</b>  | <b>Y</b>   | <b>0000-00153012B</b> | <b>10/24/13</b>         | <b>10/24/14</b>         | <b>\$1,000,000 ea occ</b><br><b>\$1,000,000 aggregate</b>  |

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 Residential and Commercial appraiser.  
 Douglas Loren Rives, Lic # TX-1335526-G; Douglas Michael Baker, Lic # TX-13322723-R; Brad Allen Baker, Lic # TX-1335352-I; John Edward Bailey, Lic # 1331039-L; Daniel Stuart Hicks, Lic # TX-1338289-P; Thomas Rocheleau, Lic # 1360029-R; Raymond O'Hara, Lic # 1338519-R; Angelique Edl, Lic # TX-1327326-R; Douglas Leroy Rives, Lic # TX-1331458-G; Eric Paul Malan, Lic# TX-1360046-R; Richard Wylie Campbell, Lic # TX-1360071-R. Andrew Paul Goff, Lic # 1350098L.

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|---|---|
| <b>CERTIFICATE HOLDER</b><br><b>Rives Valuation Services, Inc.</b><br><b>dba Appraisal Shop</b><br><b>9090 Jollyville Road</b><br><b>Austin, TX 78759</b> | <b>CANCELLATION</b><br>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.<br><br><b>AUTHORIZED REPRESENTATIVE</b><br> |
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