



HANOVER
Miscellaneous Advantage
Professional Liability Insurance

RPG Policy Declarations Page

NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

RISK PURCHASING GROUP NOTICE

This Miscellaneous Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the insurer or Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.

IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS

Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the Norman Spencer Real Estate Risk Purchasing Group, Inc is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is provided with its own policy and/or evidence of insurance.

Policy Number

LHD-H936729-04

THE HANOVER INSURANCE COMPANY

440 Lincoln Street
Worcester, MA 01653

(A Stock Insurance Company, herein called the Insurer)

Issue Date 05/06/2026

Item 1. NAMED INSURED AND ADDRESS

UTR-Texas Realtors LLC
17000 EL CAMINO REAL STE 107
HOUSTON, TX 77058

Item 2. POLICY PERIOD

Inception Date: 06/07/2026

Expiration Date: 06/07/2027

(12:01 AM standard time at the address shown in Item 1.)

Item 3. LIMIT OF LIABILITY

- a. \$1,000,000 for each Claim; not to exceed
- b. \$1,000,000 for all Claims in the Aggregate

Item 4. SUBLIMITS OF LIABILITY

Privacy and Security
Liability Coverage

- a. \$1,000,000 for each Claim; not to exceed
- b. \$1,000,000 for all Claims in the Aggregate



HANOVER
Miscellaneous Advantage
Professional Liability Insurance

RPG Policy Declarations Page

Item 5. DEDUCTIBLE

a. \$2,500 each Claim
b. N/A for all Claims in the Aggregate

Item 6. SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE

		LIMIT	DEDUCTIBLE
Disciplinary Proceedings Coverage	\$25,000	per Insured /	\$0
	\$50,000	for all Insureds	
Subpoena Assistance	\$25,000	in the Aggregate	\$0
Crisis Event Expense	\$25,000	per Event /	\$0
	\$50,000	in the Aggregate	
Reputation Protection Expense	\$15,000	in the Aggregate	\$0
Withheld Client Fee Assistance	\$25,000	in the Aggregate	\$0
Nonprofit Directors and Officers Expense	\$10,000	in the Aggregate	\$0

Item 7. PROFESSIONAL SERVICES
Professional Real Estate Services

Item 8. RETROACTIVE DATE 06/07/2006

Item 9. PREMIUM FOR THE POLICY PERIOD
Risk Purchasing Group Fee

Total Premium:

Item 10. ENDORSEMENTS EFFECTIVE AT INCEPTION: See Schedule of Forms attached.

Item 11. NOTICE TO INSURER

Report a claim to the Company as required by Section G. Duties in the Event of Claim(s) or Potential Claim(s) to:

The Hanover Insurance Company
440 Lincoln Street
Worcester, MA 01653

National Claims Telephone Number: 508-855-6281. For Cyber Claims 800-385-5271

Facsimile: 800-399-4734

Email: ProClaim@hanover.com For Cyber Claims Cyberclaims@hanover.com

For Online Reporting: www.hanover.com/report-claim-online