

**CERTIFICATE OF INSURANCE**

NOTICE: This insurance provides professional liability (E&O) insurance coverage and is written on a "claims-made and reported" basis and applies only to "written claims" first made against an insured and reported to the Insurer during the Named Insured's Certificate Period. No coverage exists for claims first made or reported after the Named Insured's Certificate Period unless an extended reporting period applies. (For those Named Insureds who are residents of or practice in NY, no coverage exists for claims first made or reported after the end of the coverage relationship unless an Extended Reporting Period applies.) Defense costs reduce the Limits of Liability and are subject to the Retention. Please review the policy carefully. Please note that this certificate is a summary of coverage and 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:

James B Griffin
45589 Seacliff Ct
Indio, CA 92201

PRODUCER:

Jason Rogers CA License #:
0K64122
NAPA
8430 Enterprise Circle, Suite 200
Lakewood Ranch, FL 34202

COMPANY AFFORDING COVERAGE: Continental Casualty Company

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
817119185	3/01/2025	03/01/2026	\$1 Million per claim / \$1 Million annual aggregate
COVERAGE:			RETENTION AMOUNT: Each Claim
Life, Accident, Health, Disability, LTC, Medicare products			\$0
Personal Lines P&C			\$5,000 (\$1M/\$1M Coverage Sublimit Applies)
Commercial Lines P&C			\$10,000 (\$1M/\$1M Coverage Sublimit Applies)
Flood Insurance			\$25,000 (\$100k/\$100k/\$1M Coverage Sublimit Applies)
Fixed Annuities			\$0
Indexed Annuities			\$5,000
Variable Products & Mutual Funds			not purchased
Privacy and Identity Protection			\$5,000 (\$25k/\$25k Coverage Sublimit applies)

NOTICE OF CLAIMS:
CNA - Claims Reporting
PO Box 8317, Chicago IL 60680-8317
or via email: SpecialtyProNewLoss@cna.com

SPECIAL PROVISIONS:

For any service related inquiries please:
Call NAPA at (800) 593-7657
Visit www.napa-benefits.org
Or email info@napa-benefits.org



Named Insured's Endorsement attached at Certificate Inception:

DATE: 03/09/2025

By Authorized Representative:

Coverage: This certificate of insurance is not a contract of insurance. It is merely evidence of insurance provided under a Master Policy. Covered claims are paid in accordance with the terms of the Master Policy. Coverage is provided based on representations made on the Named Insured's Application for Insurance. No coverage exists if the representations made on the Named Insured's Application for Insurance are discovered to be false. Failure to provide true and accurate responses to any of the questions on the Application for Insurance will result in the immediate voiding of the insurance coverage issued and/or the denial of claims asserted against the Named Insured. Coverage is in-force only if premium payments are current. A Policy Aggregate of \$10,000,000 applies under the Master Policy except with respect to those Named Insureds who are resident of or practice in New York State. Please visit www.napa-benefits.org/eo to download a complete copy of the policy for your records.