CERTIFICATE
OF
HOME SELLER'S PROTECTION COVERAGE

This certificate is issued to:

_____

PRINTED NAME(S) OF SELLER(S)

_____

SIGNATURE(S) OF SELLER

Presented by:

NHDGO

Administered by:

Palomar®

Coverage Details:

By engaging the services of the experienced service professional (NAME) _____, you'll receive the Home Seller Protection Coverage, providing coverage from close of escrow up to 210 days. Payment for the NHD or ACPG participating service must be received with in 15 days after closing.

This coverage provides **up to $30,000**, including defense costs, for any unintended errors and omissions related to the sale of your home, payable in the event of a claim.

Execution of this Certificate confirms Seller's receipt, review and agreement with the terms, conditions and limitations of the policy and potential coverage (see other side and contact information).

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Items Covered:

- The policy will pay on behalf of you, the seller, all amounts, including defense costs, up to $30,000, over the $2,500 retention.
- A covered occurrence is defined as a lawsuit, arbitration, or mediation proceeding, or any alternate dispute resolution proceeding instituted against you by the buyer resulting from an actual or alleged undisclosed defect in the residential property (your principal residence).
- The covered occurrence must be made and reported within the coverage period.

This policy does not cover:

- Intentional, dishonest, or fraudulent acts committed by or on your behalf
- Covered circumstances known prior to closing
- Claims by you against your real estate broker or agent
- Claims involving escrow money
- Damages sustained after closing escrow
- Claims not involving your principal residence

Notice: Early notification to our risk management team is crucial for a favorable resolution. In the event of a claim or facts that might be reasonably anticipated to arise in a claim (such as a complaint of any form by Buyer(s)), Seller is required to notify the following parties: Palomar Insurance: Chani Ober (Email: cober@plmr.com).

Terms & Conditions: This Certificate contains a general summary of the limited coverage provided to Seller, not to exceed $30,000 in defense fees, costs and payments to any person/entity. Only Palomar Insurance can confirm coverage; your real estate agent does not have the authority to do so. For a complete copy of the actual policy, with full terms and conditions, please contact Palomar Insurance (Chani Ober - Email: cober@plmr.com)