



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

03/25/2022

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 have ADDITIONAL INSURED provisions or 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).

PRODUCER McGriff Insurance Services, Inc. 3400 Overton Park Drive SE Suite 300 Atlanta, GA 30339	CONTACT NAME: Vera Neville PHONE (A/C, No, Ext): 404 497-7500 E-MAIL ADDRESS: vneville@mcgriff.com	FAX (A/C, No):	
	INSURER(S) AFFORDING COVERAGE		
INSURED HomeServices of America, Inc. 333 South 7th Street 27th Floor Minneapolis, MN 55402	INSURER A : Great Northern Insurance Company		NAIC # 20303
	INSURER B : Federal Insurance Company		20281
	INSURER C : AIG Specialty Insurance Company		26883
	INSURER D :		
	INSURER E :		
INSURER F :			

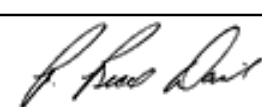
COVERAGES **CERTIFICATE NUMBER:**LQP9XWRS **REVISION NUMBER:**

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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input checked="" type="checkbox"/> LOC OTHER:			3538-88232	04/01/2022	04/01/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ INCLUDED \$
B	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY			7350-07-18	04/01/2022	04/01/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			7979-41-28	04/01/2022	04/01/2023	EACH OCCURRENCE \$ 4,000,000 AGGREGATE \$ 4,000,000 \$
B	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N/A	N/A	7164-62-70	04/01/2022	04/01/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	Professional Liability/E&O			041441233	04/01/2022	04/01/2023	Aggregate \$ 5,000,000 Per Occurrence \$ 1,000,000 Retention \$ 0 \$ \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Named Insured Includes: Long & Foster Real Estate, Inc. d/b/a Fonville Morisey Realty, The Long & Foster Companies, Inc., Independent Contractor Real Estate Agents, and all dba's and divisions. All locations are automatically covered under each listed policy on a blanket basis.

Any person or organization pursuant to a written contract or written agreement that requires that such person or organization be added as an additional insured is included as such on the General Liability policy. The General Liability coverage is provided on a primary and non-contributory basis if required by written contract. Waiver of Subrogation applies to the General Liability policy if required by written contract.

CERTIFICATE HOLDER For Information Purposes Long & Foster Real Estate, Inc. Attn: Corporate Risk Management 14501 George Carter Way Chantilly, VA 20151	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 



ADDITIONAL REMARKS SCHEDULE

PRODUCER McGriff Insurance Services, Inc.		INSURED HomeServices of America, Inc.	
POLICY NUMBER			
CARRIER	NAIC CODE	ISSUE DATE: 03/25/2022	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ **FORM TITLE:** _____

Home Services of America, Inc. - Named Insured List:
 2015 Corporation, a California Corporation d/b/a Berkshire Hathaway HomeServices California Properties
 ABA Management, LLC d/b/a Allie Beth Allman & Associates
 Alliance Title Group, LLC
 Ambassador Real Estate Company d/b/a BHHS Ambassador Real Estate
 Ambassador Real Estate / Lincoln, LLC d/b/a BHHS Ambassador Real Estate
 Ambassador Title Services, LLC
 Americana, L.L.C.
 Americana, L.L.C. an Arizona limited liability d/b/a Berkshire Hathaway HomeServices Arizona Properties
 Americana Arizona, L.L.C.
 Americana L.L.C. a Nevada limited liability d/b/a Berkshire Hathaway HomeServices Nevada Properties
 Americana Arizona Referrals, LLC
 American Eagle Referral Service, LLC
 Apex Home Maintenance LLC
 ARE Commercial Real Estate, LLC BHHS Ambassador Real Estate
 ARE Escrow LLC
 ARE Iowa, LLC d/b/a BHHS Ambassador Real Estate
 Attorneys Title Holdings, Inc.
 Beach Properties of Florida, LLC
 Bennion & Deville Fine Homes, Inc. dba Bennion Deville Homes
 Berkshire Hathaway, Inc & its Subsidiaries
 Berkshire Hathaway International Insurance Ltd. and its subsidiaries
 Berkshire Hathaway HomeServices First Realty
 Berkshire Hathaway HomeServices California Properties
 Berkshire Hathaway HomeServices Georgia Properties
 Berkshire Hathaway HomeServices New England Properties
 Berkshire Hathaway HomeServices New York Properties
 Berkshire Hathaway HomeServices Westchester Properties
 BHH Affiliates LLC
 BHH KC Real Estate, LLC d/b/a Berkshire Hathaway HomeServices Kansas City Realty
 CanopyTitle, LLC
 Capitol Title Company d/b/a HomeServices Title
 Carol Jones Realtors
 CBS Home Real Estate Company
 Champion Realty, Inc.
 Chancellor Title Services, Inc.
 Chancellor Title Services, Inc. d/b/a Champion Realty Title
 Chancellor Title Services, Inc. d/b/a Title Associates
 Columbia Title of Florida, Inc. d/b/a EWM Title
 Columbia Insurance Company and Subsidiaries
 CTRE, LLC
 Ebby Alumni Group Inc.
 Ebby Halliday Properties, Inc.
 Ebby Halliday Real Estate, Inc. d/b/a Ebby Halliday, Realtors
 Edina Realty Title, Inc.
 Edina Realty, Inc.
 Edina Realty Insurance
 Esslinger-Wooten-Maxwell, Inc.
 Esslinger-Wooten-Maxwell, Inc. d/b/a EWM Realty International
 Esslinger-Wooten-Maxwell, Inc. d/b/a Berkshire Hathaway HomeServices EWM Realty
 EWM Title
 First Network Realty Inc.
 First Realty Group, Inc.
 First Realty, LTD
 First Reserve Insurance, Inc. d/b/a EWM Insurance
 First Weber Group Illinois, LLC
 First Weber, Inc.
 Florida Network Property Management LLC
 Florida Network, LLC d/b/a Gibraltar Title Services
 Florida Network, LLC d/b/a Berkshire Hathaway HomeServices Florida Network Realty
 Fort Dearborn Land Title Company
 Fox & Roach LP
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(continued from previous page)

Fox & Roach/Trident Limited Partnership
 Gibraltar Title Services LLC
 Gloria Nilson & Co.
 Greater Metro, LLC dba Berkshire Hathaway HomeServices Alliance Real Estate
 Greystar Real Estate Partners, LLC
 Guarantee Appraisal Corporation
 Guarantee Real Estate
 HEGG Realtors, Inc.
 HomeServices Insurance, Inc.
 HomeServices of Arizona, LLC
 HomeServices Connections, LLC
 HomeServices Insurance Inc. d/b/a: Trident Insurance Agency
 HomeServices Insurance Inc. d/b/a: HomeServices Insurance Agency
 HomeServices Insurance Inc. d/b/a: PCG Insurance Agency
 HomeServices Insurance Inc. d/b/a: HomeServices Insurance Maryland
 HomeServices Insurance Inc. d/b/a: Long Insurance Group
 HomeServices Insurance Inc. d/b/a: InsuranceSouth
 HomeServices Insurance Inc. d/b/a: Fort Dearborn Insurance
 HomeServices Insurance Inc. d/b/a: Home Team Insurance
 HomeServices Insurance Inc. d/b/a: ReeceNichols Insurance
 HomeServices Inc. d/b/a: PCG Agency
 HomeServices Insurance Inc. d/b/a: Edina Realty Insurance
 HomeServices Insurance Inc. d/b/a: Thoroughbred Insurance Agency
 HomeServices of Connecticut, LLC d/b/a Connecticut Home Mortgage
 HomeServices of Connecticut, LLC d/b/a Prudential Coastal Realty
 HomeServices of Connecticut, LLC d/b/a Prudential Connecticut Commercial Services
 HomeServices of Connecticut, LLC d/b/a Prudential Pequot Properties
 HomeServices of Connecticut, LLC d/b/a Prudential Rhode Island Realty
 HomeServices of Connecticut, LLC d/b/a Prudential RI Realty
 HomeServices of Georgia, LLC
 HomeServices of Illinois, LLC d/b/a Berkshire Hathaway HomeServices KoenigRubloff Realty Group
 Homeservices of Kentucky, a Berkshire Hathaway affiliate
 HomeServices of Kentucky, d/b/a Rector-Hayden Realtors
 HomeServices of Kentucky, d/b/a Semonin Realtors
 HomeServices of Kentucky, d/b/a Wakefield Reutlinger Realtors
 HomeServices of Washington, LLC DBA Berkshire Hathaway HomeServices Northwest Real Estate
 HomeServices of Oregon, LLC DBA Berkshire Hathaway HomeServices Northwest Real Estate
 HomeServices of Nebraska, Inc. d/b/a Home Real Estate d/b/a Woods Bros. Realty, Inc.
 HomeServices of Nevada, LLC
 HomeServices Northeast, LLC
 HomeServices of Wisconsin, LLC
 HomeServices Relocation, LLC
 Houlihan Lawrence
 HS Franchise Holding, LLC
 HSF Affiliates LLC and its subsidiaries
 HSGA Real Estate Group, LLC d/b/a Berkshire Hathaway HomeServices Georgia Properties
 HSNV Title Holding, LLC
 HSTX Title, LLC d/b/a Texas Premier Title
 Huff Commercial
 Group, LLC
 Huff Realty
 Huff-Drees Realty, Inc.
 Insurance South LLC
 Intero Franchise Services, Inc.
 Intero Real Estate Services
 Iowa Realty, Co., Inc.
 Iowa Title Company
 Iowa Title Linn County II, LLC
 Jim Huff Realty, Inc. d/b/a Huff Realty
 JRHBW Realty, Inc. d/b/a RealtySouth
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FORM NUMBER: _____ **FORM TITLE:** _____

(continued from previous page)

Kansas City Title, Inc.
 Kentwood, LLC
 HN Real Estate Group LLC d/b/a Harry Norman Realtors
 Lincoln Title Company, LLC
 L&F/Fonville Morisey Title, LLC d/b/a Guaranty Title
 L&F/Fonville Morisey Real Estate, LLC d/b/a Fonville Morisey Realty
 Long & Foster Insurance Agency, Inc.
 Long & Foster Institute of Real Estate, Inc.
 Long & Foster Real Estate, Inc.
 Long Realty Company
 Long Title
 Metro Referrals, LLC
 Mid-States Title Insurance Agency, Inc.
 Midland Escrow Services, Inc. d/b/a Midland Title & Escrow
 Midwest Realty Ventures, LLC (Prudential Rubloff)
 Midwest Preferred Realty, Inc. d/b/a Berkshire Hathaway HomeServices North Properties
 Nebraska Land Title and Abstract
 Palm Desert Corporation, a California Corporation d/b/a Berkshire Hathaway HomeServices California Properties
 PCG Agencies
 Pickford Escrow Company, Inc.
 Pickford Real Estate, Inc. d/b/a Berkshire Hathaway HomeServices California Properties
 Pickford Realty, LTD d/b/a Berkshire Hathaway HomeServices California Properties
 Pickford Services Company d/b/a HomeServices Escrow
 Plaza Mortgage Services, LLC
 Preferred Carolinas Realty, Inc. d/b/a Berkshire Hathaway HomeServices Carolinas Realty
 Premier Service Abstract, LLC
 Preferred Carolinas Realty, Inc. d/b/a Berkshire Hathaway HomeServices York Simpson Underwood Realty
 Preferred Carolinas Realty, Inc. d/b/a Berkshire Hathaway HomeServices Yost & Little Realty
 Preferred Carolinas Title Agency, LLC
 Prime Alliance Real Estate Services
 Priority Title Corporation
 Professional Referrals, Inc.
 Prosperity First Title, LLC
 Prosperity Home Mortgage, LLC
 Pru-One, Inc.
 Pru-One, Inc. d/b/a Berkshire Hathaway HomeServices Real Estate Professionals
 RealtySouth
 Rector Hayden Realtors, a Berkshire Hathaway affiliate
 Reece & Nichols Realtors, Inc., a Berkshire Hathaway affiliate
 RGS Title, LLS
 Roberts Brothers, Inc.
 Roy H. Long Realty Company, Inc.
 Sage Title Group, LLC
 Settlement Professionals, LLC
 Semonin Realtors
 Semonin Realtors, Inc.
 Southwest Settlement Services, LLC
 The Escrow Firm, Inc.
 The Charitable Foundation
 The Long & Foster Companies, Inc.
 Thoroughbred Title Services, LLC
 TitleSouth Real Estate Closing Center
 TitleSouth, LLC
 TitleSouth, LLC dba CanopyTitle
 Township Title Services, LLC
 Traditions Title Agency, LLC
 Trident Land Transfer Company (NJ) LLC
 Trident Land Transfer Company LP
 United Settlement Services, L.C.
 Wahoo Title LLC d/b/a HomeServices Title
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Watermark Realty, Inc. dba BHHS Florida Realty
 Watermark Realty, Inc. dba Florida Title & Guarantee Agency



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FORM NUMBER: _____ **FORM TITLE:** _____

Coverage: Crime/Fidelity
 Carrier: AXIS Insurance Company, NAIC 37273
 Policy Number: P-001-000089553-02
 Effective: 04/01/2022 - 04/01/2023

Theft of Client's Property: \$1,000,000 Each Loss
 Theft of Insured Entity's Property: \$1,000,000 Each Loss