

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 Insureds Certificate Period unless an extended reporting period applies. (For those Named Insureds who are residents of or practice in New York State, 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 and discuss the coverage with your insurance agent or broker.

NAMED INSURED:	PRODUCER:
	Louis Marinaccio
Sylvia Y Chaney	NAPA
9518 9th Street Suite C200,	8430 Enterprise Circle, Suite 200
Rancho Cucamonga, CA 91730	Lakewood Ranch, FL 34202

COMPANY AFFORDING COVERAGE: CNA - Continental Casualty Company. CNA is a registered trademark of CNA Financial Corporation. Copyright 2014 CNA. All rights reserved. One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice.

OPTION A: life, accident, health, LTC, disability, including medicare advantage and medicare supplement, and employee benefit administration

Policy Number	Certificate Period		Limits of Liability		
596427449	2015-11-01	2016-11-01	\$1,000,000.00 per claim/\$3,000,000.00 per limit		
COVERAGE:			RETENTION AMOUNT: Each Claim		
Life, LTC, Accident, and Health			\$1,000		
Medicare Advantage and Medicare Supplemental			\$1,000		
Disability Income Insurance			\$1,000		
Indexed Annuities/Fixed Annuities			Not Purchased		
Variable Annuities			Not Purchased		
Mutual Funds		Not Purchased			
			G-37/		

NOTICE OF CLAIMS:

Life Agent Intake Notice Administrator, CNA

CNA - Claims Reporting

PO Box 8317, Chicago IL 60680-8317

or via email: SpecialtyProNewLoss@cna.com

SPECIAL PROVISIONS:

Named Insured's Endorsement attached at Certificate Inception:

DATE: 12/07/2015

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 Insureds Application for Insurance. No coverage exists if the representations made on the Named Insureds Application for Insurance. No coverage exists if the representations made on the Named Insureds 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 \$50,000,000 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. Please note that this certificate of insurance is a summary of coverage and the certificate 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.