

# ACORD™ CERTIFICATE OF LIABILITY INSURANCE

4/7/10

**PRODUCER**  
 American Risk Reduction Systems  
 E&O Insurance Professionals~Luxembourg Corp Ctr  
 306 Corp Drive E. Langhorne PA 19047

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.  
 INSURER AFFORDING COVERAGE

Gemstone Real Estate Inc  
 5680 Hwy 6 #308  
 Missouri City TX 77459

The Hartford Group

## COVERAGES

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| TYPE OF INSURANCE                             | POLICY NUMBER | POLICY EFFECTIVE DATE (MM/DD/YY) | POLICY EXPIRATION DATE(MWDDYY) | LIMITS                              |    |
|---|---------------|----------------------------------|--------------------------------|-------------------------------------|----|
| GENERAL LIABILITY                             |               |                                  |                                | EACH OCCURRENCE                     | \$ |
| COMMERCIAL GENERAL LIABILITY                  |               |                                  |                                | FIRE DAMAGE (Any one fire)          | \$ |
| CLAIMS MADE OCCUR                             |               |                                  |                                | MED EXP (Any one person)            | \$ |
|   |               |                                  |                                | PERSONAL & ADV INJURY               | \$ |
|   |               |                                  |                                | GENERAL AGGREGATE                   | \$ |
| GEN'L AGGREGATE LIMIT APPLIES PER             |               |                                  |                                | PRODUCTS - COM/OP AGG               | \$ |
| POLICY PROJECT LOC                            |               |                                  |                                |                                     |    |
| AUTOMOBILE LIABILITY                          |               |                                  |                                | COMBINED SINGLE LIMIT (Ea Accident) | \$ |
| ANY AUTO                                      |               |                                  |                                | BODILY INJURY (Per person)          | \$ |
| ALL OWNED AUTOS                               |               |                                  |                                | BODILY INJURY (Per accident)        | \$ |
| SCHEDULED AUTOS                               |               |                                  |                                | PROPERTY DAMAGE (Per accident)      | \$ |
| HIRED AUTOS                                   |               |                                  |                                |                                     |    |
| NON-OWN ED AUTOS                              |               |                                  |                                |                                     |    |
| GARAGE LIABILITY                              |               |                                  |                                | AUTO ONLY - EA ACCIDENT             | \$ |
| ANY AUTO                                      |               |                                  |                                | OTHER THAN AUTO ONLY - EA ACC       | \$ |
|   |               |                                  |                                | AGG                                 | \$ |
| EXCESS LIABILITY                              |               |                                  |                                | EACH OCCURRENCE                     | \$ |
| OCCUR CLAIMS MADE                             |               |                                  |                                | AGGREGATE                           | \$ |
|   |               |                                  |                                |                                     | \$ |
| DEDUCTIBLE                                    |               |                                  |                                |                                     | \$ |
| RETENTION S                                   |               |                                  |                                | \$                                  |    |
| WORKERS COMPENSATION AND EMPLOYERS' LIABILITY |               |                                  |                                | WC STATUTORY LIMITS OTHER           |    |
|   |               |                                  |                                | EL EACH ACCIDENT                    | \$ |
|   |               |                                  |                                | EL EA EMPLOYEE                      | \$ |
|   |               |                                  |                                | EL DISEASE -POLICY LIMIT            | \$ |
| OT  |               |                                  |                                |                                     |    |
| A Professional Liability                      | 00 PS 0256317 | 2/21/2010                        | 2/21/2011                      | \$ 1,000,000 / \$ 1,000,000         |    |

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

CERTIFICATE HOLDER

ADDITIONAL INSURED; INSURER LETTER:

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE