

**APPROVED**

By Diane Baer - Risk Management at 8:11 am, Nov 25, 2024

POLICY NUMBER: LAW-11958-02
EXPIRING POLICY NUMBER: LAW-11958-01

LAWYERS PROFESSIONAL LIABILITY INSURANCE POLICY DECLARATIONS

INSURER	UNDERWRITING OFFICE	PRODUCER
QBE Insurance Corporation 55 Water Street, New York, New York 10041	55 Water Street 20th Floor New York, NY 10041	Freberg Environmental Insurance Trading as: LawyerGuard 3702 W. Spruce St, #1309 Tampa, FL 33607

NOTICE: THIS IS A CLAIMS MADE AND REPORTED POLICY AND SUBJECT TO ITS PROVISIONS APPLIES ONLY TO CLAIMS WHICH ARE BOTH FIRST MADE AGAINST THE INSURED AND REPORTED TO THE INSURER DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD, IF APPLICABLE.

DEFENSE WITHIN LIMITS: CLAIM EXPENSES ARE INCLUDED WITHIN THE LIMIT OF LIABILITY. THE LIMIT OF LIABILITY AVAILABLE TO PAY SETTLEMENTS OR JUDGMENTS WILL BE REDUCED, AND MAY BE EXHAUSTED, BY CLAIM EXPENSES.

PLEASE READ THE ENTIRE POLICY CAREFULLY.

Terms appearing in **bold** are defined in the Policy.

Item 1: **Named Insured:** Law Offices of Nancy A. Beckford, PLLC
Mailing Address: 16212 Bothell Everett Highway, Suite F
Box 254
Mill Creek WA 98012

Item 2: **Policy Period** From: April 22, 2024 To: April 22, 2025
At 12:01 A.M. Standard Time at the mailing address stated in Item 1

Item 3: Limit of Liability:

a. Each Claim	\$1,000,000
b. Aggregate	\$1,000,000

Item 4: Deductible Amount:

a. Each Claim	\$5,000
b. Aggregate	None

Item 5: Predecessor Firm(s):

Item 6: Premium:

Premium:	\$1,489.00
Surcharges and Taxes (if any)	\$0.00
Total Premium, Surcharges, and Taxes	\$1,489.00

Item 7: Retroactive Date: April 15, 2015

B. All Other Notices to **Insurer:**
QBE Insurance Corporation
Attn: Underwriting
55 Water Street
New York, New York 10041
Telephone: (877) 772-6771
Email: MLPLAdmin@us.qbe.com



THIS ENDORSEMENT CHANGES THE POLICY PLEASE READ IT CAREFULLY

SCHEDULE OF FORMS AND ENDORSEMENTS

Named Insured	Law Offices of Nancy A. Beckford, PLLC
Policy Number LAW-11958-02	Policy Period From April 22, 2024 To April 22, 2025

Form Number	Form Title
RM 0823	Risk Management Program Notice
QBEIC CL JACKET 08-12	QBE Policy Jacket
IL-100004 08-18	US Treasury Department OFAC Notice
IL-100005 08-18	QBE Privacy Policy
IL-100002 08-18	Fraud Notice
LG-LPL-300001 08-20	Lawyers Professional Liability Policy – Declarations
LG-LPL-200027 08-18	Schedule of Forms and Endorsements
LG-LPL-200028 08-18	Schedule of Taxes and Surcharges
LG-LPL-100001 08-18	Lawyers Professional Liability Insurance Policy
IL-100003 08-18	QBE In Witness Clause
LG-LPL-500044-WA 07-18	Washington State Amendatory Endorsement

This Policy consists of the Declarations, Coverage Forms, Common Policy Conditions and any other Forms and Endorsements issued to be a part of the Policy. This insurance is provided by RLI insurance Company.

RLI Insurance Company
Peoria, Illinois



RLIPack[®] BUSINESSOWNERS DECLARATIONS

Policy Number: PLB0001395

☐ New

☒ Renewal of PLB0001395

Named Insured and Mailing Address:
Law Offices of Nancy A. Beckford, PLLC

**16212 Bothell Everett Hwy
Suite F BOX 254
Mill Creek, WA 98012**

**Agent/Broker: 88844
Synergy Professional Associates Inc. (88844)
100 Passaic Ave
Fairfield, NJ 07004**

Policy Period: From 12-18-2023 To 12-18-2024

12:01 A.M. Standard Time at your mailing address shown above.

Legal Entity: LLC

LOCATION SCHEDULE

Described Premises Address:

Primary Location, Building #1, 3433 170th PI SE, ., Bothell, WA, 98012

Refer to RLIPack Businessowners Supplemental Declarations - Building and Locations Coverages, PPB 111, for coverage details.

Billing Plan: Agency Bill, Full Pay

Audit Frequency: Waived

Insurance Provided: In return for the payment of the premium and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy.

Estimated Premium, excluding Terrorism: \$498

Terrorism Charge: \$2

Applicable Taxes, Fees, and Surcharges: \$0.45

TOTAL ESTIMATED PREMIUM, TAXES, FEES, AND SURCHARGES: \$500.45

Countersigned By Authorized Representative

Date: _____

Issued Date: 11-15-2023

BUSINESSOWNERS DECLARATIONS (Continued)**Policy Number: PLB0001395****Coverage SECTION II – LIABILITY**

Coverage	Limits of Insurance	
Liability And Medical Expenses	\$1,000,000	Per Occurrence
Medical Expenses	\$10,000	Per Person
Damage To Premises Rented To You	\$1,000,000	Any One Premises
Other Than Products/Completed Operations Aggregate	\$2,000,000	
Products/Completed Operations Aggregate	\$2,000,000	

Policy Level Coverage SECTION I – PROPERTY

Business Income – Dependent Properties:

Limits of Insurance

\$50,000 blanket limit for all locations except those where a sublimit is indicated on the Location Schedule below.

Interruption of Computer Operations:

\$100,000 blanket limit for all locations except those where a sublimit is indicated on the Location Schedule below.

Valuable Papers and Records:

\$100,000

Accounts Receivable:

\$250,000

Money and Securities On Premises:

\$25,000

Money and Securities Off Premises:

\$25,000

Forgery or Alteration:

\$50,000

Employee Dishonesty:

\$50,000

Employee Dishonesty ERISA:

\$100,000

Fine Arts:

\$100,000

Green Property Coverage:

Green Building Upgrades and Related Expenses Limit:

10% not to exceed \$25,000

Green Business Personal Property Upgrades Limit:

10% not to exceed \$25,000

ENDORSEMENTS: Refer to Applicable Forms & Endorsements, RIL 2150

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RLIPack® BUSINESSOWNERS SUPPLEMENTAL DECLARATIONS – BUILDING AND LOCATIONS COVERAGES

Businessowners Declarations PPB100 is amended to include:

Location(s), Building(s), Business of Named Insured and Schedule of Coverages for Premises as designated by Number below.

Effective Date: 12/18/2023

Location Address: 3433 170th PI SE
.
Bothell, WA 98012

Location: Primary Location

Building: Building #1

Deductible: \$500

Equipment Breakdown Deductible: \$500

BUILDING AND PERSONAL PROPERTY

Building	Replacement Cost
Business Personal Property	Replacement Cost

LIMITS OF INSURANCE

\$0
\$5,000

Location Level Additional Coverages

Building Limit – Automatic Increase
Outdoor Property
Outdoor Signs
Business Income and Extra Expense
Business Income Waiting Period
Extended Business Income
Utility Services – Direct Damage
Utility Services – Time Element
Water Backup and Sump Overflow
Equipment Breakdown

Limits of Insurance

4%
\$10,000
Included in Limit of Insurance
12 Months Actual Loss Sustained
0 Hour Waiting Period
90 Days
\$25,000
\$25,000
\$25,000
Included

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED

SUPPLEMENTAL DECLARATIONS

Policy Number:PLB0001395

Named Insured and Mailing Address: Law Offices of Nancy A. Beckford, PLLC
16212 Bothell Everett Hwy, Suite F BOX 254, Mill Creek, WA 98012

The following is a listing of applicable Taxes, Fees and Surcharges:

WA State Regulatory Surcharge \$0.45

Total Estimated Amount Due: \$0.45

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APPLICABLE FORMS & ENDORSEMENTS

FORMS AND ENDORSEMENTS LISTED BELOW APPLY TO AND ARE MADE PART OF THIS POLICY AT TIME OF ISSUE.

Form Number	Form Title
PPB101 01 22	RLIPack BUSINESSOWNERS COVERAGE FORM
PPB300 06 10	RLIPack ERISA ENDORSEMENT
PPB301G 01 18	RLIPack FOR PROFESSIONALS PROPERTY ENHANCEMENT
PPB303 06 10	RLIPack ASBESTOS EXCLUSION
PPB304G 04 13	RLIPack FOR PROFESSIONALS BLANKET ADDITIONAL INSURED ENDORSEMENT
PPB305 06 10	RLIPack BROADENED NAMED INSURED ENDORSEMENT
PPB307 06 10	RLIPack DISCRIMINATION EXCLUSION
PPB310 06 10	RLIPack LEAD EXCLUSION
PPB313G 04 13	RLIPack FOR PROFESSIONALS SCHEDULED ADDITIONAL INSURED ENDORSEMENT
PPB316G 11 13	RLIPack FOR PROFESSIONALS LIABILITY ENHANCEMENT
PPB318 02 15	RLIPack EQUIPMENT BREAKDOWN ENDORSEMENT
PPB319 11 10	RLIPack GREEN PROPERTY ENDORSEMENT
PPB345WA 04 15	RLIPack WASHINGTON AMENDATORY ENDORSEMENT
BP0501 07 02	CALCULATION OF PREMIUM
BP0515 12 20	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
BP0517 01 06	EXCLUSION - SILICA OR SILICA-RELATED DUST
BP0523 01 15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
BP1415 07 13	LIMITED EXCLUSION - PERSONAL AND ADVERTISING INJURY - LAWYERS
BP1506 05 14	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION (PERSONAL AND ADVERTISING INJURY ONLY)
BP0106 03 15	WASHINGTON CHANGES
BP0460 01 10	WASHINGTON EMPLOYMENT-RELATED PRACTICES
BP0473 03 21	WASHINGTON CHANGES - DOMESTIC ABUSE
BP0669 01 06	WASHINGTON - FUNGI OR BACTERIA EXCLUSION (LIABILITY)
ILF0001 04 22	SIGNATURE PAGE

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Legal Entity: LLC

LOCATION SCHEDULE

Described Premises Address:

Primary Location, Building #1, 3433 170th PI SE, Bothell, WA, 98012

Refer to RLIPack Businessowners Supplemental Declarations - Building and Locations Coverages, PPB 111, for coverage details.

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Audit Frequency: Waived

Insurance Provided: In return for the payment of the premium and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy.

Estimated Premium, excluding Terrorism: \$498

Terrorism Charge: \$2

Applicable Taxes, Fees, and Surcharges: \$0.45

TOTAL ESTIMATED PREMIUM, TAXES, FEES, AND SURCHARGES: \$500.45

Countersigned By Authorized Representative

Date: _____

Issued Date: 11-05-2024

BUSINESSOWNERS DECLARATIONS (Continued)**Policy Number: PLB0001395****Coverage SECTION II – LIABILITY**

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Policy Level Coverage SECTION I – PROPERTY**Business Income – Dependent Properties:****Limits of Insurance****\$50,000** blanket limit for all locations except those where a sublimit is indicated on the Location Schedule below.**Interruption of Computer Operations:****\$100,000** blanket limit for all locations except those where a sublimit is indicated on the Location Schedule below.**Valuable Papers and Records:****\$100,000****Accounts Receivable:****\$250,000****Money and Securities On Premises:****\$25,000****Money and Securities Off Premises:****\$25,000****Forgery or Alteration:****\$50,000****Employee Dishonesty:****\$50,000****Employee Dishonesty ERISA:****\$100,000****Fine Arts:****\$100,000****Green Property Coverage:****Green Building Upgrades and Related Expenses Limit:****10% not to exceed \$25,000****Green Business Personal Property Upgrades Limit:****10% not to exceed \$25,000****ENDORSEMENTS: Refer to Applicable Forms & Endorsements, RIL 2150**

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Location Address: 3433 170th PI SE
Bothell, WA 98012

Location: Primary Location

Building: Building #1

Deductible: \$500

Equipment Breakdown Deductible: \$500

BUILDING AND PERSONAL PROPERTY

Building	Replacement Cost
Business Personal Property	Replacement Cost

LIMITS OF INSURANCE

\$0
\$5,000

Location Level Additional Coverages

Building Limit – Automatic Increase
Outdoor Property
Outdoor Signs
Business Income and Extra Expense
Business Income Waiting Period
Extended Business Income
Utility Services – Direct Damage
Utility Services – Time Element
Water Backup and Sump Overflow
Equipment Breakdown

Limits of Insurance

4%
\$10,000
Included in Limit of Insurance
12 Months Actual Loss Sustained
0 Hour Waiting Period
90 Days
\$25,000
\$25,000
\$25,000
Included

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PPB361WA 01 22	RLIPack PFAS Exclusion
BP0501 07 02	CALCULATION OF PREMIUM
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