



POLICY NUMBER: LAW-11958-00  
EXPIRING POLICY NUMBER: N/A

## 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 3407 W Dr. Martin Luther King Jr Blvd Suite 200 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: 3433 170th Place Southeast  
Bothell WA 98012

Item 2: **Policy Period** From: April 22, 2022 To: April 22, 2023  
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: \$1,471.00  
Surcharges and Taxes (if any) \$0.00  
Total Premium, Surcharges, and Taxes \$1,471.00

Item 7: Retroactive Date: April 15, 2015

**APPROVED**

*By Snohomish County Risk Mngt (S.Barker) at 9:55 am, Dec 01, 2022*





THIS ENDORSEMENT CHANGES THE POLICY PLEASE READ IT CAREFULLY

## SCHEDULE OF FORMS AND ENDORSEMENTS

<b>Named Insured</b>	<b>Law Offices of Nancy A. Beckford, PLLC</b>
<b>Policy Number</b>	<b>Policy Period</b>
LAW-11958-00	From April 22, 2022 To April 22, 2023

<b>Form Number</b>	<b>Form Title</b>
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
RM 0122	Risk Management Program Notice

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<sup>®</sup> BUSINESSOWNERS DECLARATIONS**

**Policy Number: PLB0001395**

New

Renewal of PLB0001395

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

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

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

**Policy Period: From 12-18-2022 To 12-18-2023**

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.

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**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: 11-14-2022**

**BUSINESSOWNERS DECLARATIONS (Continued)**

**Policy Number: PLB0001395**

**Coverage SECTION II – LIABILITY**

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

**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:** 12/18/2022  
**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 Replacement Cost  
Property

**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

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

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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.

<b>Form Number</b>	<b>Form Title</b>
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

**ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.**