



December 28, 2011

Dan Barringer
Bear Design
4428 California Street
San Francisco, CA 94118

Coverage: Professional Liability Insurance
Carrier: XL Specialty Insurance Company (XL Design Professional)
Policy Period: 11/21/2011–11/21/2012

MAIL
PO Box 12675
Oakland CA 94604-2675

OFFICE
530 Water Street
7th Floor
Oakland CA 94607

Tel 510 465.3090
Fax 510 452.2193
www.dealeyrenton.com

Dear Dan:

We are pleased to enclose your new Professional Liability policy, written for the following limits:

Limit per Claim:	\$ 100,000
Annual Aggregate Limit:	\$ 100,000
Deductible:	\$ 5,000

Professional liability policies are offered on a "claims made" basis. Coverage applies only to claims made against an insured during the policy period and reported in accordance with the conditions of your policy. A prior acts or retroactive date on a policy means that there is no coverage for services performed before that date.

Your policy contains a prior acts date of 11/21/2011.

Your policy provides Dollar One Defense coverage.

XL Specialty Insurance Company is rated A ("Excellent") by A.M. Best Company. This rating is assigned to companies which have, on balance, excellent financial strength, operating performance and market profile when compared to the standards established by A.M. Best. In A.M. Best's opinion, they have a strong ability to meet their ongoing obligations to policy holders.

A.M. Best ratings are subject to change without notice. Be aware that such changes could also affect your ability to fulfill your contractual obligations to your clients to carry insurance with a particular A.M. Best Rating.

Offices in
Oakland CA
Pasadena CA
Santa Ana CA

If a situation arises that may result in a claim, please call us promptly. We can help. We will let you know if the matter should be reported to your insurance carrier, monitor the situation until resolution, and offer loss prevention advice.

Dealey, Renton & Associates is compensated through commissions paid to us from the insurance companies that we work with in placing your insurance. For more information on our compensation please visit our website at www.dealeyrenton.com.

Thank you for the opportunity to serve you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Helen Chu', written in a cursive style.

Helen Chu for,
Ian F. Woolley
Associate Account Manager
IFW/hnc

5: Policy Premium:

Standard Premium:		\$2,436
Optional Endorsement Premium(s):		
Shared Expense:	_____	\$0
Dollar One Defense:	_____	Included
Education Program Credits:	LDD416 0809	(\$244)
Limitation of Liability:	_____	\$0
Special Coverage:	_____	\$0
Other:	_____	\$0
	Sub-Total	\$2,192
Assessments/taxes:		
California Surcharge:		\$0
Kentucky State Tax:		\$0
Kentucky Municipal Tax:		\$0
New Jersey Surcharge:		\$0
Puerto Rico (PRP & CIGA):		\$0
West Virginia Surcharge:		\$0
	Total Premium	\$2,192

6: Retroactive Date: Coverage A: 11/21/2011
Coverage B: 11/21/2011
Coverage C: 11/21/2011

7: Anniversary Date: 11/21/2011

8: Endorsements Attached to this Policy

PN CW 03 0505 Notice To Policyholders	PN CW 02 0505 Notice To Policyholders
LDD411 0809 Dollar One Defense Coverage Endorsement	LDD416 0809 Professional Liability Education Program Credits
LDD105 1209 California Amendatory Endorsement	LDD050_0809
IL MP 9104 07 10 XLS- In Witness Endorsement	PN CW 01 0210 Notice To Policyholders
PN CA 02 0511 Notice To Policyholders (CA)	PN CW 05 1010 Notice To Policy Holders

Producer: Dealey, Renton & Associates

Date Issued: 12/20/2011 03:59:51 PM

Countersigned by: _____

Countersigned at: Oakland, CA

(Authorized Representative)