



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)  
March 18, 2025

PRODUCER

ProGroup International  
207A SW Jefferson  
Lee's Summit, MO 64063

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

INSURED

**Advantage Home Real Estate, LLC**  
**DBA: Keller Williams Legacy**  
**1300 Bellona Ave., Ste D**  
**Timonium, MD 21093**

**Hanover Insurance Company**

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.

| INSR<br>LTR | TYPE OF INSURANCE  | POLICY NUMBER       | POLICY EFFECTIVE<br>DATE (MM/DD/YY) | POLICY EXPIRATION<br>DATE (MM/DD/YY) | 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 - COMP/OP AGG   | \$ |
|             | POLICY      PROJECT      LOC                                       |                     |                                     |                                      |  |    |
|             | AUTOMOBILE LIABILITY   |                     |                                     |                                      | COMBINED SINGLE LIMIT<br>(Ea. accident)                              | \$ |
|             | ANY AUTO   |                     |                                     |                                      | BODILY INJURY<br>(Per person)  | \$ |
|             | ALL OWNED AUTOS  |                     |                                     |                                      | BODILY INJURY<br>(Per accident)                                      | \$ |
|             | SCHEDULED AUTOS  |                     |                                     |                                      | PROPERTY DAMAGE<br>(Per accident)                                    | \$ |
|             | HIRED AUTOS  |                     |                                     |                                      |  |    |
|             | NON-OWNED AUTOS  |                     |                                     |                                      |  |    |
|             |  |                     |                                     |                                      |  |    |
|             | GARAGE LIABILITY   |                     |                                     |                                      | AUTO ONLY - EA ACCIDENT  | \$ |
|             | ANY AUTO   |                     |                                     |                                      | OTHER THAN<br>AUTO ONLY:      EA ACC                                 | \$ |
|             |  |                     |                                     |                                      | AGG  | \$ |
|             | EXCESS LIABILITY   |                     |                                     |                                      | EACH OCCURRENCE  | \$ |
|             | OCCUR      CLAIMS MADE   |                     |                                     |                                      | AGGREGATE  | \$ |
|             |  |                     |                                     |                                      |  | \$ |
|             | DEDUCTIBLE   |                     |                                     |                                      |  | \$ |
|             | RETENTION      \$  |                     |                                     |                                      |  | \$ |
|             | WORKERS COMPENSATION AND<br>EMPLOYERS' LIABILITY                   |                     |                                     |                                      | WC STATUTORY LIMITS<br>OTHER   |    |
|             |  |                     |                                     |                                      | E.L. EACH ACCIDENT   | \$ |
|             |  |                     |                                     |                                      | E.L. EA EMPLOYEE   | \$ |
|             |  |                     |                                     |                                      | E.L. DISEASE - POLICY LIMIT  | \$ |
|             | <b>Real Estate Agents<br/>Errors &amp; Omissions<br/>Liability</b> | <b>LHDJ77070800</b> | <b>3/16/2025</b>                    | <b>7/19/2025</b>                     | <b>\$1,000,000.00</b><br><b>\$1,000,000.00</b><br><b>\$10,000.00</b> |    |

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

## CANCELLATION

### Additional Insured:

Keller Williams Realty, Inc. and its designated affiliates  
1221 South Mopac Expressway Suite 400  
Austin, TX 78746

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 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

## **IMPORTANT**

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

## **DISCLAIMER**

The Certificate of Insurance on the first page of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.