The Hanover Insurance Group

HANOVER

Miscellaneous Advantage

Professional Liability Insurance

RPG Policy Declarations Page

NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

RISK PURCHASING GROUP NOTICE

This Miscellaneous Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the insurer or Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.

IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS

Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the Norman Spencer Real Estate Risk Purchasing Group, Inc is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is provided with its own policy and/or evidence of insurance.

Policy Number

LHD-M252798-00

THE HANOVER INSURANCE COMPANY
440 Lincoln Street
Worcester, MA 01653

(A Stock Insurance Company, herein called the **Insurer**)

Issue Date 01/08/2026

Item 1. **NAMED INSURED AND ADDRESS**

Steven A Strom dba Appraisals 2-Day
8603 SHADOW LN
FOUNTAIN VLY, CA 92708

Item 2. **POLICY PERIOD**

Inception Date: 02/04/2026 Expiration Date: 02/04/2027

(12:01 AM standard time at the address shown in Item 1.)

Item 3. **LIMIT OF LIABILITY**

a. $1,000,000 for each **Claim**; not to exceed
b. $2,000,000 for all **Claims** in the Aggregate

Item 4. **SUBLIMITS OF LIABILITY**

Privacy and Security Liability Coverage

a. $1,000,000 for each **Claim**; not to exceed

b. $1,000,000 for all **Claims** in the Aggregate

License

Business, Consumer Services & Housing Agency

BUREAU OF REAL ESTATE APPRAISERS

REAL ESTATE APPRAISER LICENSE

Steven A. Strom

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER: AR 027644

Effective Date: May 24, 2026
Date Expires: May 23, 2028

Angela Jemmott

Angela Jemmott, Bureau Chief, BREA

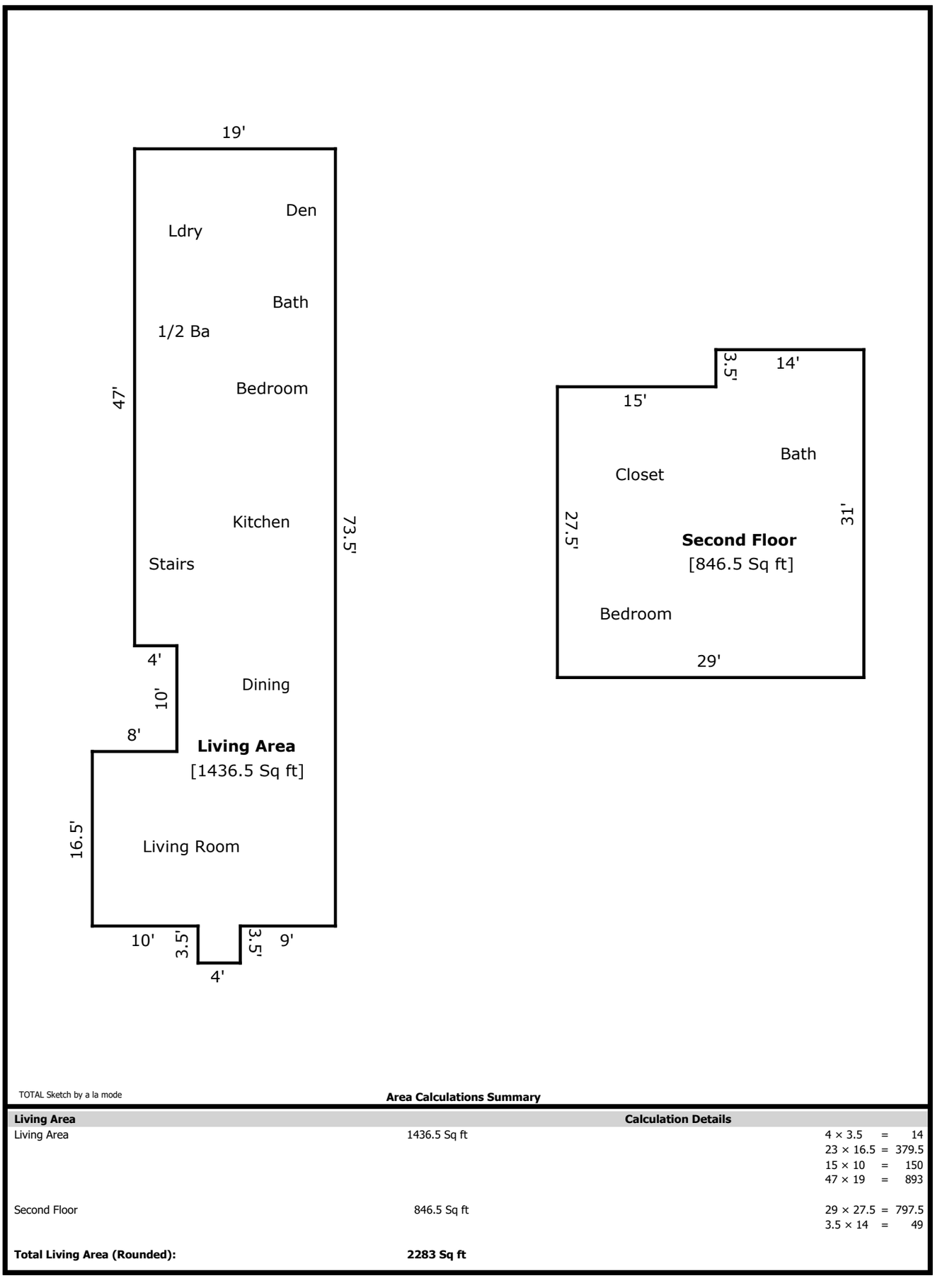
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THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Building Sketch

Borrower							
Property Address	555 W Arenas Rd						
City	Palm Springs	County	Orange	State	CA	Zip Code	92262
Lender/Client							



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**	
Living Area	1436.5 Sq ft	4 × 3.5	= 14
		23 × 16.5	= 379.5
		15 × 10	= 150
		47 × 19	= 893
Second Floor	846.5 Sq ft	29 × 27.5	= 797.5
		3.5 × 14	= 49
Total Living Area (Rounded):	**2283 Sq ft**		