



## McGOWAN PROGRAM ADMINISTRATORS

Domestic Headquarters • Old Forge Centre  
20595 Lorain Road • Fairview Park, Ohio 44126

P: 800.545.1538 • F: 440.333.3214 • www.mcgowanins.com

Atlanta Austin Chicago Cleveland Dallas Eatontown, NJ Huntsville Long Island Minneapolis New York City Phoenix San Diego Seattle

February 3, 2017

Kern Realty & Appraising, Inc.  
1301 York Road, Suite 208  
Lutherville, MD 21093

RE: Real Estate Appraisers Errors and Omissions Insurance  
Named Insured: Kern Realty & Appraising, Inc.  
Policy Number: PH17RELM01813IV  
Issued By: Navigators Insurance Company  
Policy Term: 02/07/2017 – 02/07/2018

To Whom It May Concern:

Please be advised that the persons listed below are insured under the above referenced policy solely for appraisal services performed on behalf of the captioned Named Insured:

- Harry J. Begg, MAI, AI- GRS
- Thomas J. Dunworth
- Betty W. Jans
- Richard H. Kern, SRA
- Stephen M. Kern
- Bryan R. Maggio
- Barbara Romagnano
- Dennis M. Romagnano
- William L. Wilcox
- Ann M. Zielske

Nothing contained in this letter will serve to expand the coverage afforded by the policy or to increase the exposure of the issuing company.

If you require anything further, please call our office at 800-545-1538.

Sincerely,

**Neil Patrick McGowan Esq., M.B.A.**  
National Program Manager · Real Estate Agents & Appraisers E&O Program  
McGowan Program Administrators

All policies bound through McGowan & Company, Inc. and its Trading Names • Admitted to practice in all 50 States

Blacksmith's Insurance Services  
Blacksmiths of Boston Insurance Services  
Insurance Providers Consortium  
McG&C Insurance Brokerage  
McGowan & Company Insurance Services, Inc  
McGowan & Company, Inc.  
McGowan Excess & Casualty

McGowan Insurance Brokerage of California, Inc  
McGowan Insurance Brokerage of Massachusetts  
McGowan Insurance Services of California  
McGowan Insurance Services of New York  
McGowan Insurance Services of Texas, Inc.  
McGowan Insurance Underwriters  
McGowan Program Administrators  
McGowan Insurance Services

McGowan, Donnelly & Oberheu, LLC  
Phelan Risk Management Service Company  
Program Management Service Company  
Program Managers International, Inc.  
Statehouse Casualty Managers, Inc.  
The McGowan Holdings Group, Ltd  
The Windward Group, Inc