TRAVELERS

POLICY NO.**105863341**

Travelers Casualty and Surety Company of America
Hartford, Connecticut
(A Stock Insurance Company, herein called the Company)

IMPORTANT NOTE: This is a claims-made policy. To be covered, a claim must be first made against an insured during the policy period or any applicable extended reporting period. Please read your policy carefully.

This policy is composed of the Declarations, the Professional Liability Coverage, the Professional Liability Terms and Conditions, and any endorsements attached thereto.

ITEM 1	**NAMED INSURED:** **FITZGERALD MORRIS BAKER FIRTH, P.C., ATTORNEYS AND COUNSELORS** DBA: Principal Address: **16 PEARL STREET, P.O. BOX 2017** **GLENS FALLS, NY 12801**
ITEM 2	**POLICY PERIOD:** Inception Date: **November 19, 2014** Expiration Date: **November 19, 2015** 12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.
ITEM 3	ALL NOTICES PURSUANT TO THE POLICY SHOULD BE SENT TO THE COMPANY BY EMAIL, FACSIMILE, OR MAIL AS SET FORTH BELOW. NOTICE GIVEN TO ANY LICENSED AGENT OF THE COMPANY, WITH PARTICULARS SUFFICIENT TO IDENTIFY THE INSURED, SHALL BE DEEMED NOTICE TO THE COMPANY. Email: PLclaims@travelers.com FAX: 888-460-6622 Professional Liability Claims Manager Travelers Bond & Financial Products 385 Washington Street, MC 9275-NB03F St. Paul, MN 55102
ITEM 4	COVERAGE INCLUDED AS OF THE INCEPTION DATE IN ITEM 2: Lawyers Professional Liability Coverage
ITEM 5	PROFESSIONAL LIABILITY COVERAGE LIMITS:

	Professional Services and Network and Information Security Offenses Coverage Limits:	**$3,000,000** **$3,000,000**	for each **Claim**; not to exceed for all **Claims**
	Publishing and Non-profit Services Coverage Limits:	**$500,000** **$500,000**	for each **Claim**; not to exceed for all **Claims**
	Deductible:	**$15,000** **N/A**	each **Claim** all **Claims**
	Retroactive Date:	**N/A**	
	Knowledge Date:	**November 19, 2010**	

ITEM 6	ADDITIONAL BENEFITS LIMITS:	
	Crisis Event Expenses Limits:	$10,000 for each **Crisis Event** $30,000 for all **Crisis Events**
	Disciplinary or Regulatory Proceeding Expenses Limits:	$25,000 for each **Disciplinary or Regulatory Proceeding** $50,000 for all **Disciplinary or Regulatory Proceedings**

ITEM 7	**PREMIUM FOR THE POLICY PERIOD:**
	$30,713 Policy Premium

ITEM 8	**EXTENDED REPORTING PERIOD:**	
	Additional Premium Percentage:	Additional Months:
	90%	12
	185%	24
	200%	36
	250%	60
	300%	Unlimited

ITEM 9	**FORMS AND ENDORSEMENTS ATTACHED AT ISSUANCE:**
	PTC-1001NY2-0311; LPL-1001NY2-0111; PTC-3060-1210; PTC-2003NY2-1210; PTC-2008NY2-0111; PTC-2024-1108; PTC-2035NY2-1111; PTC-2067-0411

The Declarations, the Professional Liability Terms and Conditions, the Lawyers Professional Liability Coverage, and any endorsements attached thereto, constitute the entire agreement between the Company and the Insured.

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Countersigned By

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its authorized officers.

Executive Vice President   Corporate Secretary