



SCOTTSDALE INSURANCE COMPANY®

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

Home Office:

One Nationwide Plaza • Columbus, Ohio 43215

Administrative Office:

8877 North Gainey Center Drive • Scottsdale, Arizona 85258

1-800-423-7675

BUSINESS AND MANAGEMENT INDEMNITY POLICY DECLARATIONS

THE EMPLOYMENT PRACTICES, DIRECTORS AND OFFICERS AND COMPANY, FIDUCIARY, PRIVACY PLUS, TECHNOLOGY, MEDIA AND PROFESSIONAL SERVICES AND MISCELLANEOUS PROFESSIONAL SERVICES COVERAGE SECTIONS OF THIS POLICY, WHICHEVER ARE APPLICABLE, COVER ONLY CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR, IF ELECTED, THE EXTENDED PERIOD AND REPORTED TO THE INSURER PURSUANT TO THE TERMS OF THE RELEVANT COVERAGE SECTION. THE CRIME COVERAGE SECTION, IF APPLICABLE, APPLIES ONLY TO LOSS DISCOVERED DURING THE POLICY PERIOD. PLEASE READ THIS POLICY CAREFULLY.

THE LIMITS OF LIABILITY AVAILABLE TO PAY INSURED LOSS SHALL BE REDUCED BY AMOUNTS INCURRED FOR COSTS, CHARGES AND EXPENSES, UNLESS OTHERWISE PROVIDED HEREIN. AMOUNTS INCURRED FOR COSTS, CHARGES AND EXPENSES AND LOSS SHALL ALSO BE APPLIED AGAINST THE RETENTION AND DEDUCTIBLE AMOUNTS.

TERMS THAT APPEAR IN BOLDFACE TYPE HAVE SPECIAL MEANING. PLEASE REFER TO THE APPROPRIATE DEFINITIONS SECTIONS OF THIS POLICY.

Item 1.	Parent Company & Mailing Address:	<u>Exchange Strategies Corporation</u> <u>900 E Hamilton Ave, Suite 100</u> <u>Campbell, CA 95008</u> 	Policy No: Agent No: Renewal No: Agent Name & Mailing Address:	<u>EKS3019678</u> <u>29406</u> <u>E-Risk Services, LLC</u> <u>Northwest Professional Center</u> <u>227 US Hwy 206</u> <u>Suite 302</u> <u>Flanders, NJ 07836-9174</u>
Principal Address, if different from mailing address:				
Item 2.	Policy Period: From <u>5/14/2010</u> to <u>5/14/2011</u> 12:01 A.M. local time at Principal Address shown above.			
Item 3.	Coverage Section and Limit of Liability Miscellaneous Professional Services Coverage Section 1. Limit of Liability: a. <u>\$500,000</u> each Claim for this Coverage Section b. <u>\$500,000</u> in the aggregate for this Coverage Section 2. Retention <u>\$25,000</u> each Claim 3. Retroactive Date: <u>05/15/2007</u> 4. Continuity Date: <u>05/14/2010</u>			