

LEXINGTON INSURANCE COMPANY
Administrative Offices: 100 Summer Street, Boston, Massachusetts 02110-2103
(hereinafter called the Company)

COMMERCIAL PROPERTY POLICY
DECLARATIONS

POLICY NUMBER: 4194869

RENEWAL OF: N/A

ITEM 1. Named Insured: PTO TODAY AND ALL ITS MEMBERS AND THEIR OFFICERS, DIRECTORS & VOLUNTEERS

Address: 1445 RESEARCH BLVD, STE 320
ROCKVILLE, MD 20850

ITEM 2. Policy Period:

From: 07/01/2008 To: 07/01/2009
at 12:01 A.M. Standard Time at the address of the named insured shown above.

ITEM 3. Limit of Insurance: \$ 10,000

DEDUCTIBLE: \$ 250

Total Premium: \$ 1,000

Minimum Earned Premium: \$ 250

ITEM 4. Perils: SPECIAL CAUSE OF LOSS FORM

ITEM 5. Description of Property Covered: BUSINESS PERSONAL PROPERTY LIMIT Coinsurance 80%

ITEM 6. Mortgagee Clause: Loss, if any shall be payable to:

ITEM 7. Forms Attached:

See attached forms schedule

PRPDEC (Ed.01/91)
LX1119

Authorized Representative OR
Countersignature (In states where applicable)

POLICYHOLDER NOTICE

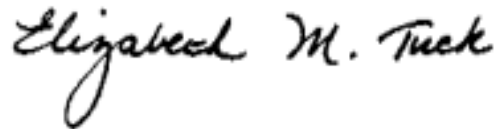
Thank you for purchasing insurance from a member company of American International Group, Inc. (AIG). The AIG member companies generally pay compensation to brokers and independent agents, and may have paid compensation in connection with your policy. You can review and obtain information about the nature and range of compensation paid by AIG member companies to brokers and independent agents in the United States by visiting our website at www.aigproducercompensation.com or by calling AIG at 1-800-706-3102.

ADDENDUM TO THE DECLARATIONS

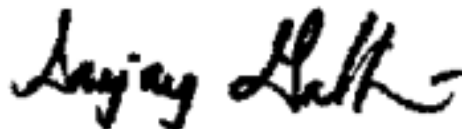
IN WITNESS WHEREOF, the Insurance Company identified on the Common Policy Declarations has caused this policy to be signed by its President, Secretary and a duly authorized representative of the Insurance Company.



PRESIDENT



SECRETARY



AUTHORIZED REPRESENTATIVE