NORCAL
Mutual Insurance Company
(415) 397-9700
(800) 652-1051
(907) 563-3414 (in Alaska)

CERTIFICATE OF INSURANCE

107178

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy below.

Certificate Holder	Name and Address of Insured
R.I. Secretary Of State State Capitol Building 82 Smith Street Providence, RI 02903	Richard Joseph Ruggieri, MD 160 Wayland Avenue Providence, RI 02906

Current Medical Specialty:	The above Insured is:
Internal Medicine (Non-Invasive)	[X] Named Insured [ ] Insured [ ] Locum Tenens

Policy Number	Insured's Effective Date	Insured's Expiration Date	Insured's Retroactive Date
609583	01/01/2012	01/01/2013	09/27/1996

Coverage and Limits of Liability and Reimbursement Provided

[ ] Shared Limits of Liability and Reimbursement
[X] Separate Limits of Liability and Reimbursement

[X] **COVERAGE A:** Professional Liability Insurance - Claims Made

[X] **COVERAGE B:** Limited Professional Office Premises Liability Insurance - Claims Made

If both Coverage A and Coverage B are checked, they share in the Limits of Liability specified below.

LIMITS OF LIABILITY:	**DEDUCTIBLE:**
$1,000,000 Each Claim	$Nil Each Claim
$3,000,000 Aggregate Limit per Policy Period	$Nil Aggregate per Policy Period

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[X] **COVERAGE C:** Physicians Administrative Defense Reimbursement Coverage - Claims Made

$30,000 Each Administrative Proceeding or Employment-Related Civil Action
$30,000 Aggregate Limit per Policy Period

This is to certify that the policy of insurance listed above has been issued to the insured named above for the period indicated subject to payment of all billed premiums by the due date specified and all terms, conditions, and exclusions of the policy. It is the responsibility of the insured to inform recipients of Certificates of Insurance of any changes in coverage, declination of issuance, or cancellation before the expiration date. Failure by the insured to provide such notice shall impose no obligation or liability of any kind upon NORCAL, its agents, or representatives.

By: NORCAL Mutual Insurance Company Issue Date: November 11, 2011

James Sunseri
President

Katherine H. Crocker
Secretary