



(415) 397-9700
(800) 652-1051
(907) 563-3414 (in Alaska)

CERTIFICATE OF INSURANCE

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.

Name and Address of insured

RICHARD JOSEPH RUGGIERI MD
RICHARD J RUGGIERI MD INC
160 WAYLAND AVENUE
PROVIDENCE RI 02906

ATTN: ANN WALSH

Original

Insurance afforded by this policy is CLAIMS-MADE Professional Liability Insurance

Policy Number	Limits of Liability	Annual Policy Period As of 12:01 a.m. local time
609583	1,000,000 each claim 3,000,000 aggregate 0 deductible	Effective Date: 01/01/00 Expiration Date: 01/01/01 Retro Date: 09/27/96

Current Medical Specialty: 9014 INTERNAL MEDICINE-NO SURGERY

Certificate Holder

R.I. SECRETARY OF STATE
100 NORTH MAIN STREET
PROVIDENCE RI 02904

This is to certify that the policy of insurance listed above has been issued to the insured named above for the policy period indicated. The insurance afforded by the policy described herein is subject to all the terms, exclusions and conditions of such policy. Should the above policy be canceled before the expiration date, NORCAL will endeavor to mail 10 days written notice to the certificate holder named above, but failure to provide such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives. The policy provides that it is the responsibility of the insured to inform recipients of Certificates of Insurance of any changes in coverage or termination or cancellation of the policy.

By: NORCAL Mutual Insurance Company

Date: 11/06/99

DAVID R. HOLLEY, M.D.
Secretary

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SECRETARY OF STATE