October 2026
GENERAL BAR ADDENDUM

including select listee updates of online directory

THE GENERAL BAR, INC.

The World's Largest Network of Insured Creditors Rights Law Firms

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Phone: (440) 835-2000 • Toll-Free: (800) 533-2500 • Fax: (440) 835-3636
E-mail: service@generalbar.com • Website: www.generalbar.com

Always consult www.generalbar.com for the most up-to-date listing information before final selection of GENERAL BAR legal counsel!

United States Patent and Trademark Office Registration Number 2,593,798.
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Also featuring the largest insurance policy and over 400 industry vendors

Now included on the General Bar Website

OVER 400 INDUSTRY RESOURCES & VENDORS

The vendor section located in our directory has now been added to www.generalbar.com

Listed are businesses that focus primarily on the collection industry

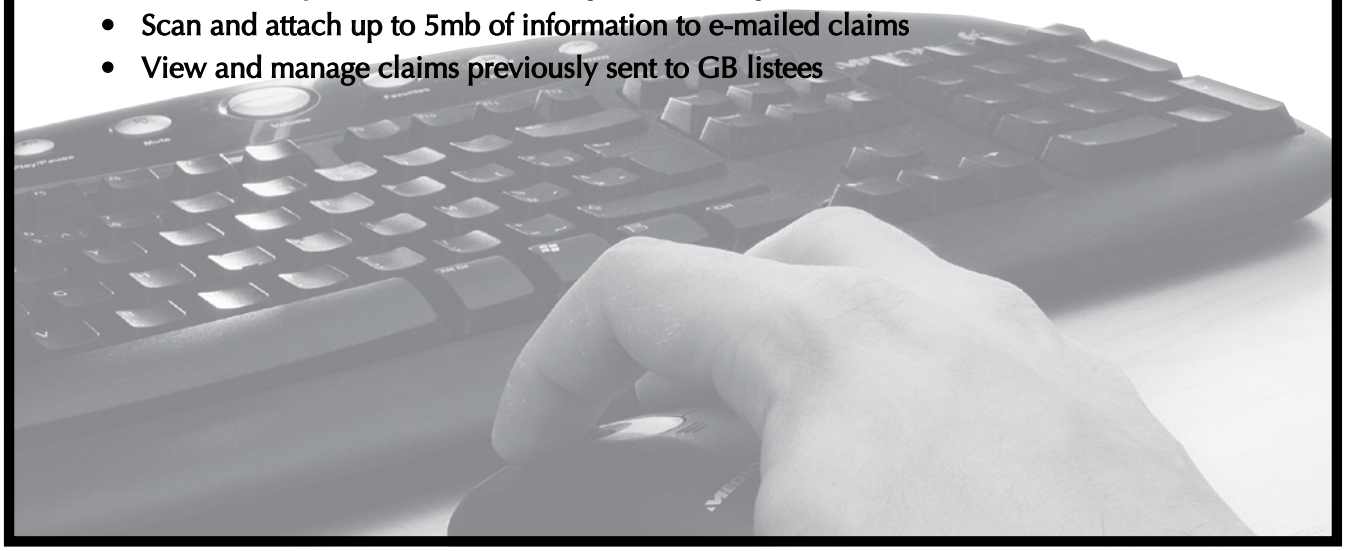
Categories include: • Asset Search • Associations • Bad Debt Portfolios • Bond Brokers • Collection Software • Credit Information Services • Debt Buyers & Sellers • Document Services • Electronic Billing • Identification Verification • Mailing Services • Process Servers • Receivables Management • Skip Tracers • Telecommunications

Each business is hyperlinked through the GB website, allowing customers to access any vendor's website directly to seek additional information in regard to specific services offered. Be sure to inform them you found them on www.generalbar.com!

Vendors not covered by the General Bar Insurance Program. References should be requested.

Visit www.generalbar.com for attorney referrals anywhere in the world...it's now easier than ever to use!

- Simple set-up – log in once and the system remembers your information
- Password protected for security
- Refined search features by firm name, location, area code, zip code, and international
- Free, one-step electronic forwarding and bonding of claims to GB listees
- Scan and attach up to 5mb of information to e-mailed claims
- View and manage claims previously sent to GB listees



GENERAL BAR, INC.
Insurance Program

The following is a summary of the key features and requirements of the GENERAL BAR, INC. Insurance Program. This summary is provided solely for the sake of convenience, and is qualified in its entirety by reference to the specific terms and conditions of the Policy and the rules of General Bar, Inc. as in effect from time to time.

Please note that General Bar, Inc. does not itself insure any forwarded claim, or otherwise provide any surety for any listed firm. The Policy is provided by a commercial insurer, and General Bar's obligations under this program are to forward any claim with supporting documents to the insurer. General Bar, Inc. expressly disclaims any other obligation or liability of any kind. Accordingly, to the extent the insurer denies coverage of a claim, or coverage is otherwise unavailable, a forwarder will not be entitled to payment from the General Bar, Inc.

Subject to the terms and conditions of the coverage set forth in the Policy, this program indemnifies those who forward cases through General Bar, Inc. to their listed law firms (listees) against loss due to theft by listed lawyers (not employees) and not against negligence or any other delinquent misconduct, error of judgment, or breach of contract whatsoever on the part of the attorneys. This Insurance Program is in the form of a $2,000,000.00 Insurance Policy, and the liability of the General Bar, Inc., its subsidiaries and affiliates, is limited to claims with respect to which the insurer accepts liability.

Some key specifics of this program are as follows:

1. The Insurance Program includes coverage against acts of "Theft" as defined in the Policy. This is not a malpractice insurance program. Contact our office for GB listee malpractice and employee theft information.

2. It covers properly registered cases for 36 months, from the date of employment, except that in the event that the listing of an attorney/law firm is terminated for any reason, the coverage period will not exceed 12 months from the date of termination. Proper registration requires each forwarder to send notification to General Bar, Inc. within 35 days from the date each referral was made to the GB listed law firm (listee), identifying the listee and such additional information as the General Bar, Inc. may require. In addition, the listee must be notified on ***each*** referral that his/her name was selected from General Bar, Inc. Compliance with this rule is a condition precedent to coverage under the Policy.

3. This program covers listees and claims in all 50 states and Canada, but does not provide coverage on foreign attorneys including Puerto Rico, Guam, and the Virgin Islands.

4. Neither General Bar, Inc. nor the insurer shall be liable for any loss through any attorney whose names were not listed in the publication and/or web site at the time of employment. It is incumbent upon the forwarder to consult General Bar's current directory, web site (www.generalbar.com), and supplements, for the most current listee information.

5. Subject to the terms of the Policy, the loss shall be calculated as the net sum the forwarder would have received had the remittance been made in due course by the attorney or firm of attorneys after deduction of costs, expenses, fees, and commissions due to the attorney(s). Recovery under this Policy will be 90% of the net loss after a deductible of $250 per claim.

6. Suit fees and advanced court costs are covered if it is proven that suit has not been filed. Suit fees and advanced court costs are not covered if it is proven that suit has been filed. Such coverage is subject to the $250 deductible and 90% net loss as set forth in the Policy.

7. General Bar, Inc. and the insurer assume no liability for dispute in fee deductions in connection with suit and/or legal fees.

8. The forwarder, on becoming aware of any act or acts which may be the basis of a claim under the Insurance Program, shall notify the law list immediately. The forwarder must thereafter furnish supporting documentation and a total loss figure to General Bar, Inc. within 90 days.

9. The Policy does not cover expenses incurred in establishing existence and the amount of loss due to "Theft".

10. If there is a discrepancy on a remittance by a listed attorney, it is incumbent upon the forwarder to submit to General Bar, Inc. for adjustment, the attorney's check and any other pertinent case information. Under no circumstances should the original check be returned to the attorney for adjustment. Violation of this rule will nullify coverage under this Insurance Program.

11. No forwarder shall seek insurance coverage with more than one law list on a single item placed with a listee, nor shall the forwarder indicate insurance coverage with more than one list to the listee on a single case. Violation of this rule will nullify coverage under this Insurance Program.

The General Bar, Inc., hopes and expects to continue to offer the protections of its Insurance Program to its forwarders. However, because of changes in coverage instituted from time to time by the Insurance Program underwriters, General Bar, Inc. reserves the right to change, modify, or terminate the Insurance Program at any time, with or without notice.

ALERAGROUP
FORMERLY TODD ASSOCIATES

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 coverage afforded by the policy.

Producer:
Alera Group
22901 Millcreek Blvd #160
Cleveland, OH 44122

Insured:
The General Bar, Inc.
25000 Center Ridge Rd.
Cleveland, OH 44145

Company Affording Coverage:
Federal Insurance Company

Coverage:
This is to certify that a policy of insurance listed below has been issued to the insured named above for the policy period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policy described herein is subject to all terms, exclusions and conditions of such policy.

Types of Insurance:
Commercial Crime Policy

Policy Effective Date:
February 1, 2026

Policy Expiration Date:
February 1, 2027

Authorized Representative

OCTOBER 2026 GENERAL BAR ADDENDUM

ALABAMA

Bessemer

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ELIMINATE: MARKO LAW, PLLC
(Also Applies At Yuma)

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(Deceased)

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ELIMINATE: PROBER & RAPHAEL

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COLORADO

Denver

ELIMINATE: BODIE ENGER LAW, LLC

ELIMINATE: LANTZ LAW GROUP

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Bridgeport

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DELAWARE

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ELIMINATE: FRIEDMAN, FRAMME & THRUSH, P.A.
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FLORIDA

Boca Raton

✤ *ELIMINATE: CHAD J. ROBINSON, PLC*

Fort Lauderdale

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ELIMINATE: KEVIN A. WILKINS, P.A.
(Retired)

GEORGIA

Atlanta

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Chicago (continued)

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ELIMINATE: STEIN & ROTMAN
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Frankfort

✤ *ELIMINATE: JOHN M. GALICH, ESQ*

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Carmel

ELIMINATE: LAW OFFICES OF TIM SULLIVAN, LLC
(This Office Only)

Fort Wayne

ELIMINATE: PARKER L. MOSS, P.C.

Indianapolis

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