



~ PRESENTS ~

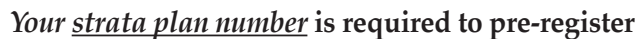
## A frequent source of confusion!

What is the difference between “Responsible to repair” & “Responsible to insure”?

**Lawyer Shawn M. Smith, Cleveland Doan LLP**

Doors open at 12:15 p.m.

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