

LLOYD'S

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SUPPLEMENTARY PAYMENTS ENDORSEMENT

This endorsement modifies insurance provided under the Independent Life Agents Errors and Omissions Liability Policy.

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance is amended as follows:

SECTION P. SUPPLEMENTARY PAYMENTS has been added to the policy.

Disciplinary Proceedings Reimbursement

The Underwriters will reimburse the **Named Insured**, upon written request, for legal fees and expenses up to \$10,000 in the aggregate for the **Policy Period**, incurred by the **Insured** with the prior written consent of the Underwriters, in responding to a disciplinary proceeding brought directly against the **Insured** during the **Policy Period** provided that the disciplinary proceeding arises out of the rendering of or failure to render **Professional Services** and is reported to the Underwriters during the **Policy Period**.

ADA, FHA, OSHA Regulatory/ Administrative Actions Reimbursement

The Underwriters will reimburse the **Named Insured**, upon written request, for legal fees and expenses up to \$25,000 in the aggregate for the **Policy Period**, incurred by the **Insured** with the prior written consent of Underwriters in responding to a regulatory or administrative action brought directly against the Insured during the **Policy Period** by a government agency under the Americans with Disability Act of 1990 (ADA), the Fair Housing (FHA) or the Occupational Safety and health Act (OSHA) provided that the regulatory or administrative action arises out of the rendering of or failure to render **Professional Services** and is reported to the Underwriters during the Policy Period.

After the Underwriters have paid \$25,000 under this Clause, the Underwriters shall not be obligated to pay any further legal fees and expenses.

Defendants Reimbursement

The Underwriters will reimburse the Named **Insured**, upon written request, loss of earnings as a result of being required by the Underwriters to attend mediation meetings, arbitration proceedings, hearings, depositions and trials relative to the defense of a Claim. The Underwriters will pay up to \$500.00 for each full day in the aggregate for all Insureds, subject to a maximum amount of \$10,000 for each Claim.

Authorized Representative