



**AVEMCO**  
Insurance Company

ENDORSEMENT NO.

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE (Standard Time)					INSURED	AGENCY AND CODE
	MO.	DAY	YR.	12:01 A.M.	NOON		

**COVERAGE FOR THIRD PARTY LIABILITY**  
(EXCLUDING CLASS ACTIONS)

In consideration of the payment of the premium, it is understood and agreed that Section VIII. L. is deleted and replaced with the following:

- M. **“Wrongful Employment Act(s)”** means any of the following, whether actual or alleged, but only if employment-related, and claimed by or on behalf of an **“Employee”**, an applicant for employment, an existing or former client, customer or patient, or any other person, and only if committed or allegedly committed by any of the **“Insureds”** in their capacity as such resulting from employment-related **“Discrimination”**, **“Harassment”**, **“Wrongful Termination”**, or **“Retaliation”**, defamation, denial of training/seniority, failure to enforce policies, failure to hire, failure to grant tenure, false imprisonment, invasion of privacy, libel/slander, malicious prosecution, misrepresentation, negligent evaluation, negligent hiring or supervision, promissory estoppel, and intentional interference with contract, violation of the Uniformed Services Employment and Reemployment Rights Act, violations of the Family Medical Leave Act, wrongful demotion, wrongful discipline or wrongful deprivation of career opportunity.

With respect to L. above, this endorsement does not cover any **“Loss”** based upon any **“Wrongful Employment Act(s)”** that take place prior to the Retroactive Date set forth below.

Retroactive Date: \_\_\_\_\_

With respect to any **“Claim”** by an existing or former client, customer or patient, or any other person who is not an **“Employee”** or an applicant for employment, a separate Retention shall apply in the amount set forth below.

Retention: \$ \_\_\_\_\_

Notwithstanding the foregoing, the coverage provided by this endorsement does not apply to liability arising from class action litigation (whether or not a class has been certified).

**ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED**

\_\_\_\_\_  
AUTHORIZED REPRESENTATIVE

\_\_\_\_\_  
DATE

RA 0016 01/06

SPECIMEN