



**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		
							<b>Rockwood Programs, Inc. 406000</b>

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY**

This endorsement modifies insurance provided under the following:

**EMPLOYMENT PRACTICES LIABILITY INSURANCE**

**PRIOR KNOWLEDGE & LITIGATION EXCLUSION**

It is hereby understood and agreed that Section II, exclusion H. Prior Knowledge, is deleted in its entirety and replaced with the following:

**H. Prior Knowledge & Litigation.** Any "**Claim**" based upon or arising out of, directly or indirectly, any incidents or circumstances of which any "**Insured**" had knowledge of, or any "**Claim**" or litigation asserted or pending, prior to \_\_\_\_\_ and which any "**Insured**" could reasonably foresee might result in a "**Claim**".

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

\_\_\_\_\_  
DATE