



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		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

EMPLOYMENT PRACTICES LIABILITY INSURANCE

FRANCHISEE ENDORSEMENT

This endorsement modifies your Policy as follows:

- Section II. Exclusions C.** is amended by the addition of the following:

Notwithstanding the foregoing, this Policy shall cover up to a sublimit of \$100,000, which sublimit is part of and not in addition to the Limits shown in the Declarations, amounts which the Named **"Insured"** owes to its franchisor under any indemnity agreement to pay defense costs in the event the franchisor is named as a defendant in a lawsuit, other than a class action, involving the Named **"Insured"** because of a **"Wrongful Act"**. This coverage will only apply if the franchisor is dismissed from the lawsuit and owes no damages or settlement to the plaintiff in such lawsuit.

- Section II. Exclusions** is amended to add the following exclusion:

~~This Policy does not cover any **Loss** resulting from a class action lawsuit or administrative proceeding brought on behalf of a class of claimants against any franchisor or franchisee other than the Named **"Insured"**.~~

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- Section I. Coverage, 1. Insuring Agreement, Item A.** is amended by the addition of the following:

We shall also pay those amounts the **"Insured"** is legally required to pay as **"Loss"** by reason of a **"Claim"** arising from a franchise location operated by the Named **"Insured"** as a franchisee of the Franchisor named below.

Franchisor: _____

- Section IV. Limits of Liability, Item A.** is amended by the addition of the following:

If any **"Claim"** made against any **"Insured"** gives rise to coverage under this Policy and under any other policy or policies affording coverage for any employment practices liability or similar insurance issued by us, our maximum aggregate Limit of Liability with respect to all such policies, including this Policy, for all **"Loss"**, including defense costs, in respect of such **"Claim"** shall not exceed the largest single available Limit of Liability under any such policies.

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AUTHORIZED REPRESENTATIVE

DATE

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