



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		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXTENDED REPORTING PERIOD ENDORSEMENT

In consideration of an additional premium of \$ _____, will provide to **you** an Extended Reporting Period as described below. This Extended Reporting Period is effective _____ expires _____.

Section IV. Limits of Liability is deleted in its entirety and replaced by the following:

SECTION IV. LIMITS OF LIABILITY

The limits shown in the Declarations of the Policy and the information contained in this section fix the most **we** shall pay regardless of the number of:

Persons or organizations covered by the Policy and this Extended Reporting Period Endorsement; or

“Claim(s)” made during the **“Policy Period”** or this Extended Reporting Period.

The Aggregate Limit shown in the Declarations is the most **we** shall pay for all **“Loss”** covered under the Policy, as well as this Extended Reporting Period Endorsement.

Subject to the Aggregate Limit, the each **“Wrongful Employment Act”** limit is the most **we** shall pay for all **“Loss”** that results from a single **“Wrongful Employment Act”** which takes place on or after the **“Retroactive Date”** but before the end of the **“Policy Period”**, for any **“Claim”** first made after expiration of the Automatic Reporting Period.

All **“Claim(s)”** arising from continuous, related or repeated **“Wrongful Employment Act(s)”** shall be treated as arising out of one **“Wrongful Employment Act”**. Only the Policy in effect when the first such **“Claim”** is made shall respond to all such **“Claim(s)”**.

All **“Claims”** arising out of one **“Wrongful Employment Act”** shall be deemed to be made on the date that the first such **“Claim”** is made.

Condition VI. D. “Duties In The Event Of An Incident or “Claim” is deleted in its entirety and replaced by the following:

D. Duties In The Event Of A “Claim”.

If a **“Claim”** is made against any **“Insured”**, **you** must:

Immediately record the specifics of the **“Claim”** and the date received; and

Notify **us** as soon as practicable.

You must see to it that **we** receive written notice of this **“Claim”** as soon as practicable.

2. **You** and any other **“Insured”** must:

Immediately send **us** copies of any demands, notices, summonses or legal papers received in connection with any **“Claim”**;

Authorize **us** to obtain records and other information;

Cooperate with **us** in the investigation, settlement or defense of the **“Claim”**; and

Assist **us**, upon **our** request, in the enforcement of any right against any person or organization which may be liable to the **“Insured”** because of injury or damage to which this insurance may also apply.

3. No **“Insured”** will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without **our** prior consent.

Condition VI. G. **“Extended Reporting Period”** is deleted in its entirety and replaced by the following:

G. Extended Reporting Period

The Limits of Liability that apply at the end of the **“Policy Period”** are not renewed or increased for any **“Claim”** first made and reported during this Extended Reporting Period.

This insurance, provided during this Extended Reporting Period, is excess over any other valid and collectible insurance that begins or continues in effect after this Extended Reported Period becomes effective, whether the other insurance applies on a primary, excess, or contingent, or any other basis.

This endorsement will not take effect unless the additional premium for it is paid when due. If the premium for this endorsement is paid when due, this endorsement may not be canceled.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED

AUTHORIZED REPRESENTATIVE

DATE