

---

**EMPLOYMENT PRACTICES  
LIABILITY INSURANCE  
ENDORSEMENT**

---

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

**HUMAN RESOURCES MANAGEMENT SERVICES  
AND  
RETENTION MODIFICATION  
ENDORSEMENT**

This endorsement modifies your Policy as follows:

**HR Pilot™ Services Notice**

In conjunction with your Policy a Human Resources Management program titled HR Pilot™ is available to you. To implement these services you need to call 800-387-4468.

**Retention Modification**

**Section V – Retention, Item 1 and Item 1.a.** are deleted and replaced by the following:

**SECTION V – RETENTION**

1. Our obligation to pay under this Policy applies only to the amount of “loss” in excess of the **RETENTION** amount shown in the Declarations and the **LIMITS OF INSURANCE** shown in the Declarations will not be reduced by the amount of such **RETENTION**.

The applicable **RETENTION** will be decreased by fifty percent (50%) (i.e., a \$5,000 **RETENTION** will be \$2,500) if one or both of the following conditions are met:

- a. **Wrongful Termination or Demotion Condition.** For any “claim” alleging wrongful termination or wrongful demotion of an “employee” if prior to termination or demotion of that “employee” you have consulted with and materially complied with the advice of the HR Pilot™ telephone Help Line (800-387-4468) or your assigned “Panel Defense Counsel”. This provision does not apply unless the contact with either the above is made at least 24 hours prior to the termination or demotion, and the HR Pilot™ Help Line or the “Panel Defense Counsel” has had a reasonable length of time to respond to the information provided by you.

This endorsement changes the Policy to which it is attached effective on the inception date of the Policy unless a different date is indicated below. All other terms and conditions of this Policy remain unchanged.

NAMED INSURED:

POLICY NUMBER:

ENDORSEMENT NUMBER:

ENDORSEMENT EFFECTIVE:

Signed \_\_\_\_\_ By \_\_\_\_\_  
(Date) (Authorized Representative)