

E-COMMERCE COVERAGE ENDORSEMENT

In consideration of the payment of premium, it is understood and agreed that Definitions (5) is deleted and replaced with the following:

5. "Professional Services" means:
 - a. Those services provided in the Insured's business as an insurance agent, insurance broker, insurance general agent or surplus lines broker.
 - b. The Insured's conduct by e-commerce of the following activities: solicitation, application processing, and quoting. However, no coverage is provided for claims arising from the insured's involvement in web-site and web link design, development, operation, and/or maintenance.

With respect to b., above, the maximum limit of Liability for a claim shall be \$50,000. Such amount shall be part of and not in addition to the maximum aggregate Limit of Liability set forth on the Declarations Page.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.