

PRIOR ACTS COVERAGE ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

LIFE INSURANCE AGENTS PROFESSIONAL LIABILITY

In consideration of the additional premium of \$ _____, the policy is amended as follows:

1. Section IV Exclusions, Item F is deleted in its entirety.
2. "Prior Acts" (**wrongful acts**, as covered by the policy, committed prior to the **policy term**) are covered, but only if:
 - a.) Such **wrongful acts** took place while the **insured** was covered by claims-made professional liability errors and omissions coverage which has been proved to our satisfaction to be continuously in force from the date of the alleged **wrongful act** until the **insured's** inception date of coverage under this policy; and
 - b.) The **insured** had no knowledge of a **claim** or **suit** arising out of such **wrongful acts** as of the **insured's** inception date of coverage under this policy.

All other terms, conditions, and exclusions of this policy remain unchanged.