

LIMITED PERSONAL LINES PROPERTY AND  
CASUALTY AGENT COVERAGE ENDORSEMENT  
(Only Applies to Named Insureds with Coverage Option E)

The following information, and signature by our authorized representative, is required only when this endorsement is issued subsequent to preparation of the policy.

First Named Insured:  
Policy Number:  
Effective Date Of This Endorsement:

This endorsement forms a part of the policy to which it is attached. It is effective on the inception date of the policy unless otherwise stated above.

In consideration of the premium charged, and subject to the Conditions Precedent to Coverage, "Retention", Sub Limits of Liability and additional exclusions set forth below, it is understood and agreed that the following applies to the named insureds who have Coverage Option E.

1. A named insured with Coverage Option E has coverage for liability arising out of his/her acts as a "property and casualty insurance agent" with respect to the sale or servicing of the following personal lines insurance products only for risks located within the "policy territory": homeowners, automobile, watercraft, recreational vehicle, motorcycle, personal umbrella, pet, and renters insurance.
2. The coverage provided by this endorsement does not apply to the any of the following claims:
  - a. any claim alleging, arising out of, based upon or attributable to any prior claim, "suit" or litigation (including, without limitation, any form of alternative dispute resolution) or any claim, "suit" or litigation pending as of the inception of coverage hereunder for the named insured, or alleging or derived from the same or essentially the same facts as alleged in such prior or pending claim, "suit" or litigation;
  - b. any claim, or that portion of any claim, seeking non-pecuniary relief (e.g., specific performance or injunction);
  - c. any claim based upon, arising out of, due to or involving, directly or indirectly, the insolvency, receivership, bankruptcy, liquidation or financial inability to pay, of any insurance company, self-insurance trust, group insurance trust, or other risk-assuming "entity" except as otherwise provided by the Insurer Insolvency Endorsement;
  - d. any claim brought about or contributed to by any commingling of funds or accounts or the failure to safeguard any moneys, or any claim for sums received by the named insured or credited to the named insured's account, or any claim for fees, premiums, taxes, commissions, or brokerage moneys which the named insured collected or should have collected, returned or should have returned, or paid or should have paid on behalf of another person or organization;
  - e. any claim arising out of or connected in any way with the named insured's activities as a general agent, managing general agent, program manager or administrator, surplus lines broker, wholesale insurance broker, captive insurer or risk retention group manager, or notary public, or arising in connection with claims adjusting and/or loss control services;
  - f. any claim based upon, or directly or indirectly arising out of or resulting from the placement of, or actual or alleged failure to place, reinsurance; the performance of, or actual or alleged failure to perform, any actuarial service or loss control or risk management service; or any advice relating to mergers or acquisitions;
  - g. any claim arising out of the named insured's activities as an officer, director, partner, trustee, employee or consultant of any insurance company, self-insurance plan, risk retention group, insurance pool, reciprocal or captive insurer or other risk-assuming organization or "entity";
  - h. any claim arising out of the named insured's services rendered after the suspension or revocation of the insured's agent's, broker's or solicitor's license;
  - i. any claim based upon, arising out of, resulting from, or in any way related to insurance placed or through with a captive insurance company, multiple employer health plan, risk retention group, purchasing group, insurance company rated less than B+ by A.M. Best, alien or non-admitted insurer, or any self-insurance pool, trust or other "entity" not regulated by a state department of insurance;
  - j. any claim based upon, arising out of, resulting from, or in any way related to any insurance products or lines of insurance other than those listed in paragraph 1, above, including, without limitation, the following insurance products or lines of insurance: workers compensation and employer's liability, general liability, products liability, commercial multi-peril, business owner's policy, commercial automobile, commercial property, aircraft, ocean or inland marine, professional liability, medical malpractice, directors and officers liability, employment practices liability, fidelity, surety,

LIMITED PERSONAL LINES PROPERTY AND  
CASUALTY AGENT COVERAGE ENDORSEMENT

Page 2

boiler and machinery, kidnap and ransom, reinsurance, international insurance, crop, hail, wind, earthquake, pollution or flood; any claim based upon, arising out of, resulting from, or in any way related to and any policies placed in or through captive insurers, risk retention groups or purchasing groups;

- k. any claim based upon, arising out of, resulting from, or in any way related to any insurance product or quasi insurance product which has not been approved, as required, by the proper insurance authorities in the state or territory in which it was sold;
  - l. any claim or cause of action arising out of a class action lawsuit;
  - m. any claim based upon, arising out of, resulting from or in any way related to any actual or alleged failure to provide loss control and risk management services.
3. The "retention" applying to the coverage provided by this endorsement is \$5,000.00 Each "Wrongful Act".
4. The Sub Limits of Liability that apply, in the aggregate, to the coverage provided both under this endorsement and the Limited Personal and Commercial Lines Property and Casualty Agent Coverage Endorsement are set forth in the Named Insured Endorsement. Those Sub Limits of Liability are part of, and not in addition to, the Limits of Liability set forth in the Limits of Liability Endorsement.
5. The following definition applies to the coverage provided by this endorsement.

"Property and Casualty Insurance Agent" means a named insured who is licensed, as required by applicable law, as an agent, broker or solicitor authorized to sell and provide advice and service with respect to the property and casualty insurance products covered by the Limited Personal Lines Property And Casualty Insurance Coverage Endorsement which products, if required to be authorized or approved by a regulatory authority prior to sale, have been so authorized and approved for sale in the states where the named insured is selling and providing advice and service with respect to such products.

Nothing herein contained shall vary, alter, waive or extend any of the terms, conditions, provisions, agreements, limitations or exclusions of this policy, other than as stated above.

By: \_\_\_\_\_  
Authorized Representative