



LIFE AGENT PROFESSIONAL LIABILITY POLICY

MASTER POLICY - AMENDATORY ENDORSEMENT - FLORIDA

1. In consideration of the premium paid, it is agreed that the following is added to this Policy:

If **Insured Persons** have any questions regarding this Policy please call 1-312-822-5000 for assistance.

2. In consideration of the premium paid, it is agreed that the definition of **Domestic Partner** under Section **III. DEFINITIONS** is deleted in its entirety and replaced with the following:

Domestic Partner means any person qualifying as such under any federal, state or local laws.

3. In consideration of the premium paid, it is agreed that the definition of **Loss** of Section **III. DEFINITIONS** is deleted and replaced as follows:

However, **Loss** shall not include:

- A. any amount for which there is no legal recourse against the **Insureds**;
- B. costs incurred as a result of any injunctive relief;
- C. the return of commissions, fees or charges for services rendered by an **Insured**; or
- D. matters which are uninsurable under the law pursuant to which this Policy shall be construed.
- E. However, **Loss** shall include any taxes incurred by a third party and included in such third party's **Claims** against the **Insured**;

4. In consideration of the premium paid, it is agreed that the definition of **Pollutants** of Section **III. DEFINITIONS** is deleted in its entirety and replaced as follows:

Pollutants means, any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals or waste (including materials to be recycled, reconditioned or reclaimed).

5. In consideration of the premium paid, it is agreed that paragraph 1. of Section **XII. NO ACTION AGAINST INSURER** is deleted and replaced as follows:

- 1. No action shall be taken against the Insurer unless, as a condition precedent, there shall have been full compliance with all the provisions of this Policy. Such action must be taken within five (5) years.

6. In consideration of the premium paid, it is agreed that Section **XVII. TRADE EMBARGOES AND SANCTIONS** is deleted in its entirety and not replaced.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.