

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FAILURE TO MAINTAIN INSURANCE EXCLUSION

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE POLICY

It is hereby understood and agreed that **SECTION IV. EXCLUSIONS, A.**, is changed to add the following:

The Insurer is not obligated to pay **Damages** or **Claim Expense** or defend **Claims** based upon or arising directly or indirectly out of:

The failure to effect or maintain any insurance or bond.

Except as stated above, this endorsement does not change any other provisions of this policy.

Endorsement No.

This endorsement, effective at 12:01 a.m.
forms a part of policy number
issued to

Authorized Representative