

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

(Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:
 - A. Under any Liability Coverage, to "bodily injury" or "property damage":
 - (1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
 - B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.
 - C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:
 - (1) The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
 - (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or
 - (3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "Special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material **(a)** containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and **(b)** resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a)** Any "nuclear reactor";
- (b)** Any equipment or device designed or used for **(1)** separating the isotopes of uranium or plutonium, **(2)** processing or utilizing "spent fuel", or **(3)** handling, processing or packaging "waste";

(c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

(d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.

(The attaching clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement, effective on at 12:01 A.M. standard time, forms a part of

Policy No.:

Issued To:

By:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAR EXCLUSION

This endorsement modifies insurance provided under the following:

ALL LIABILITY COVERAGES OF THE POLICY

Any exclusion for war, warlike or military action whether or not specifically denominated as such, is deleted and replaced by the following:

Notwithstanding any provision of this policy to the contrary, this insurance does not apply to injury, damage, loss, cost or expense, due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion, revolution or action taken by governmental authority in hindering or defending against any of these.

This exclusion does not affect the applicability of, and is in addition to, any exclusion of terrorism, whether or not specifically denominated as such.

Policy Number: _____ Endorsement Number: _____

Endorsement Effective: _____ Form Number: _____

Date Issued: _____ Premium Adjustment: _____

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEFENDANT'S REIMBURSEMENT COVERAGE

This endorsement modifies insurance under the following:

LAWYERS DEFENSE PLAN – PROFESSIONAL LIABILITY INSURANCE FOR LAW FIRMS

In addition to the applicable Limit of Liability, the Company will pay on behalf of the Named Insured, up to \$250 per day for loss of earnings due to any INSURED's attendance, at the Company's request, at a trial, hearing, or arbitration proceeding involving a CLAIM against the Named Insured.

The maximum amount payable under this coverage is \$10,000 per POLICY PERIOD.

All other terms and conditions of this policy remain unchanged.

This endorsement is a part of your policy and takes effect on the effective date of your policy, unless another effective date is shown below.

Countersigned by _____
Authorized Representative

Policy Number: _____ Endorsement Number: _____

Endorsement Effective: _____ Form Number: _____

Date Issued: _____ Premium Adjustment: _____

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION OF INDIVIDUAL PRIOR ACTS

This endorsement modifies insurance under the following:

LAWYERS DEFENSE PLAN – PROFESSIONAL LIABILITY INSURANCE FOR LAW FIRMS

This policy does not apply to any CLAIM based upon, arising out of or attributable to, or directly or indirectly resulting from an act, error, omission or PERSONAL INJURY committed by the INSURED shown in the Schedule below, prior to the corresponding RETROACTIVE DATE:

SCHEDULE

INSUREDS

RETROACTIVE DATE

All other terms and conditions of this policy remain unchanged.

This endorsement is a part of your policy and takes effect on the effective date of your policy, unless another effective date is shown below.

Countersigned by _____
Authorized Representative

Policy Number:	Endorsement Number:
Endorsement Effective:	Form Number:
Date Issued:	Premium Adjustment:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DISCIPLINARY PROCEEDING COVERAGE

This endorsement modifies insurance under the following:

LAWYERS DEFENSE PLAN – PROFESSIONAL LIABILITY INSURANCE FOR LAW FIRMS

- A. In addition to the applicable limit of liability, the Company will pay on behalf of the Named Insured, up to \$10,000 per POLICY PERIOD for the defense of any GRIEVANCE first made against any Insured during the policy period and reported to the Company during the POLICY PERIOD, that results in a disciplinary proceeding before a state licensing board.
- B. GRIEVANCE, whenever used in this policy means any complaint or report to a state licensing board against any INSURED.
- C. Defense costs include attorney fees and other reasonable fees, costs and expenses resulting from the investigation, adjustment, defense and appeal of such proceeding. Defense costs do not include any fines or sanctions imposed against any INSURED.
- D. The Deductible will not apply to this coverage.
- E. The INSURED must:
 - 1. give immediate written notice to the Company of any GRIEVANCE. Notice includes every notice or other process received by the INSURED.
 - 2. cooperate with the Company in the defense, investigation and resolution of any disciplinary proceeding.
 - 3. not, without prior written consent of the Company, admit liability, assume any obligations, waive any rights or incur any defense costs on behalf of the Company.

All other terms and conditions of this policy remain unchanged.

This endorsement is a part of your policy and takes effect on the effective date of your policy, unless another effective date is shown below.

Countersigned by _____
 Authorized Representative

Policy Number: _____ Endorsement Number: _____

Endorsement Effective: _____ Form Number: _____

Date Issued: _____ Premium Adjustment: _____

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OFFICE SHARING EXCLUSION

This endorsement modifies insurance under the following:

LAWYERS DEFENSE PLAN PROFESSIONAL LIABILITY INSURANCE FOR LAW FIRMS

This policy does not apply to any CLAIM arising out of any WRONGFUL ACT of any person or entity that is not an INSURED, but with whom an INSURED shared office space, letterhead or staff.

All other terms and conditions of this policy remain unchanged.

This endorsement is a part of your policy and takes effect on the effective date of your policy, unless another effective date is shown below.

Countersigned by _____
Authorized Representative

Policy Number: _____ Endorsement Number: _____

Endorsement Effective: _____ Form Number: _____

Date Issued: _____ Premium Adjustment: _____

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FEE DISPUTE EXCLUSION

This endorsement modifies insurance under the following:

LAWYERS DEFENSE PLAN – PROFESSIONAL LIABILITY INSURANCE FOR LAW FIRMS

This policy does not apply to any CLAIM based upon or arising in whole or in part from professional services in which the firm has instituted a lawsuit or other legal action to collect unpaid legal fees owed or claimed to be owed to the Named Insured for such professional services. The Company will have no duty to defend against any counter-complaints or counter-claims alleging malpractice or negligence of any INSURED for such professional services in any lawsuit or other legal action.

All other terms and conditions of this policy remain unchanged.

This endorsement is a part of your policy and takes effect on the effective date of your policy, unless another effective date is shown below.

Countersigned by _____
Authorized Representative

Policy Number: _____	Endorsement Number: _____
Endorsement Effective: _____	Form Number: _____
Date Issued: _____	Premium Adjustment: _____

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIFIC LAWYER / ENTITY EXCLUSION

This endorsement modifies insurance under the following:

LAWYERS DEFENSE PLAN – PROFESSIONAL LIABILITY INSURANCE FOR LAW FIRMS

This policy does not apply to any CLAIM, act, error, omission, circumstance or PERSONAL INJURY involving the individual lawyer or entity shown in the Schedule below.

SCHEDULE

All other terms and conditions of this policy remain unchanged.

This endorsement is a part of your policy and takes effect on the effective date of your policy, unless another effective date is shown below.

Countersigned by _____
Authorized Representative

Policy Number:	Endorsement Number:
Endorsement Effective:	Form Number:
Date Issued:	Premium Adjustment:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIFIC PRACTICE EXCLUSION

This endorsement modifies insurance under the following:

LAWYERS DEFENSE PLAN – PROFESSIONAL LIABILITY INSURANCE FOR LAW FIRMS

This policy does not apply to any CLAIM based upon or arising in whole or in part from professional services involving any of the following professional services or areas of practice indicated below:

- | | |
|---|---|
| <input type="checkbox"/> Bonds | <input type="checkbox"/> Limited Partnerships |
| <input type="checkbox"/> Class Action / Mass Tort | <input type="checkbox"/> Patent |
| <input type="checkbox"/> Copyright | <input type="checkbox"/> Private Placements |
| <input type="checkbox"/> Entertainment | <input type="checkbox"/> Syndications |
| <input type="checkbox"/> Environmental | <input type="checkbox"/> Securities (State and Federal) |
| <input type="checkbox"/> Financial Planning | <input type="checkbox"/> Trademark |
| <input type="checkbox"/> Investment Counseling | <input type="checkbox"/> Venture Capital |

The Company will have no duty to defend or indemnify the INSURED against any CLAIM or Disciplinary Proceeding alleging malpractice or negligence on the part of any INSURED for such professional services in any lawsuit or other legal action.

All other terms and conditions of this policy remain unchanged.

This endorsement is a part of your policy and takes effect on the effective date of your policy, unless another effective date is shown below.

Countersigned by _____
Authorized Representative

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT OF 2002. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT OF 2002

SCHEDULE*

Terrorism Premium (Certified Acts) \$ EXCLUDED

Additional information, if any, concerning the terrorism premium:

* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act of 2002, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under that Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

(The attaching clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement, effective on at 12:01 A.M. standard time, forms a part of

Policy No.:

Issued To:

By:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM EXCLUSION

This endorsement modifies insurance provided under the following:

ALL PARTS OF THE POLICY

Notwithstanding any other provision of this policy to the contrary, this insurance does not apply to any loss, cost, expense, damage, injury or economic detriment, whether arising by contract, operation of law or otherwise whether or not concurrent or in any sequence with any other cause or event, that in any way, form or manner, directly or indirectly, arises out of, results from or is caused by "terrorism", and also including any action taken in hindering or defending against "terrorism".

"Terrorism" means any act of force or violence or other illegal means, whether actual, alleged or threatened, by any person, persons, group, private or governmental entity or entities, or any other type of organization of any nature whatsoever, whether the identity of which is known or unknown, that appears to be for political, religious, racial, ethnic, ideological, ecological or social purposes, objectives or motives and that causes or appears to be intended to cause:

1. alarm, fright, fear of danger, concern or apprehension for public safety;
2. the interference or disruption of an electronic, communication, information or mechanical system;
3. the intimidation or coercion of the civilian population, or any governmental body;
or
4. the alteration of the policies, foreign or domestic of any governmental body,

This exclusion does not affect the applicability of, and is in addition to, any exclusion of war, warlike or military action, whether or not specifically denominated as such.