



**AMENDATORY ENDORSEMENT - NEVADA
(General Terms and Conditions)**

In consideration of the premium, the General Terms and Conditions are amended as follows:

I. Section I, Preface, is amended by the addition of the following:

Any compound words used in this policy (including any endorsements) will be deemed to include a hyphen between such words, provided the meaning of such compound words is not changed by such hyphenation.

II. The following is added to the exclusion entitled "War" set forth in Section IV, Exclusions Applicable To All Coverage Parts of the General Terms and Conditions, at the end:

This exclusion does not apply for non-certified acts of terrorism where: (1) the act is attributed to nuclear, pathogenic, poisonous, chemical or radiological exposure; (2) the total damages for all related incidents that occur in a 72-hour period exceeds \$25 million, or; (3) 50 or more persons sustain death or serious physical injury in a 72-hour period.

III. Section VIII, Extended Reporting Period, is amended as follows:

A. Paragraph B, Purchased Extended Reporting Period, is deleted and replaced with the following:

B. Purchased Extended Reporting Period

If this policy is terminated, cancelled, or non-renewed for any reason, and the named insured has not obtained replacement coverage for any Coverage Part written on a Claims Made and Reported basis, the named insured will have the right to purchase an **extended reporting period** for additional period(s) and additional premium. With respect to insurance provided under a professional liability coverage part, you will have the right to purchase an **extended reporting period** for unlimited duration and additional premium.

Upon termination of this policy, we will notify the **named insured** at the address listed in the **COI/Dec** of such right to purchase an **extended reporting period** including a professional liability **extended reporting period** of unlimited duration in accordance with this provision. The **named insured** must notify us in writing of this election within sixty (60) days after the termination, cancellation, or non-renewal of this policy. If the **named insured** does not elect within this time frame, the **named insured** will have waived the right to purchase the **extended reporting period**.

A purchased **extended reporting period** will extend to selected Coverage Part coverage for a specified period of time, but only for claims that are:

- (i) first made during the **extended reporting period**;
- (ii) reported to us according to this policy's notice and reporting requirements; and
- (iii) for **incidents** occurring on or after the **retroactive date** and prior to the date of such termination, cancellation or non-renewal.

The **extended reporting period** applies only to **claims**, and will not provide an extended period in which to report an **incident**. This **extended reporting period** will apply only to **claims** involving **incidents** occurring after the **retroactive date** and prior to the termination, cancellation, or non-renewal of this policy.

Any outstanding premium owed for this policy plus any additional premium owed for the purchased **extended reporting period** must be paid before any purchased **extended reporting period** will be issued. Any premium for an **extended reporting period** will be deemed fully



earned at the beginning of the **extended reporting period**. Once payment in full is received, the purchased **extended reporting period** will not be cancellable.

- C. Paragraph C, Non-Practicing Extended Reporting Period – No Additional Premium is amended by adding the following sentence, at the end:

However, if an **insured** resumes providing **professional services**, the coverage under this **extended reporting period** will continue to apply with respect to **claims** made during the time period when such natural person **named insured** was disabled or retired and not providing **professional services**.

- IV. The following provision is added to Section XIII, General Policy Provisions:

Liberalization

If we adopt any revision that would broaden the coverage under this policy without any additional premium either within the **policy period** or within 60 days before the **policy period**, the broadened coverage will immediately apply to this policy.

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.