



PRIOR ACTS ERRORS OR OMISSIONS ENDORSEMENT

It is understood and agreed that Section **I. COVERAGE AGREEMENT** is amended to add the following:

Notwithstanding anything to the contrary in this Policy, this insurance also applies to acts, errors or omissions which occurred on or after xx/xx/xxxx but before the effective date of this policy. However, with respect to such acts, errors or omissions, coverage applies only if:

- i. the act, error or omission occurred in its entirety and completely ended prior to the inception of this policy;
- ii. **you**, as of the inception date of this policy, could not have reasonably foreseen that any such act, error or omission might result in a **claim**; and
- iii. there is no valid and collectible insurance applicable to such act, error or omission or which would have been applicable but for exhaustion of its limits.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative _____
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)

Specimen