

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**LIABILITY TO BUSINESS INVITEES ENDORSEMENT**

This endorsement modifies Insurance provided under the following:

INSURANCE AGENTS, BROKERS AND CONSULTANTS PROFESSIONAL LIABILITY INSURANCE POLICY

**SECTION VI. DEFINITIONS** is amended as follows:

1. The Definition of **Wrongful Act** is amended by the addition of the following:

**Wrongful Act** also means the actual or alleged verbal, physical, mental or emotional abuse arising out of a violation of civil rights or harassment against a **Third Party Business Invitee** which is actually or allegedly committed by an **Insured** in the course of that **Insured's Professional Services** rendered in the conduct of the **Named Insured's** profession.

2. The following Definition of **Third Party Business Invitee** is added:

**Third Party Business Invitee** means any person other than an employee of the **Named Insured** who:

- a. Enters into the **Named Insured's** premises with a purpose or intention to do any business or business transaction with an **Insured**; or;
- b. Interacts with an **Insured** while that **Insured** is performing duties related to the conduct of the **Named Insured**.

All other terms and conditions of this Policy remain unchanged.

Endorsement Number:

Policy Number:

Named Insured:

This endorsement is effective on the inception date of this Policy unless otherwise stated herein:

Endorsement Effective Date: