Case1: When there is spelling error/missing fields

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

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**COLLECTION AGENT ENDORSEMENT**

This policy is issued by a nonadmitted or surplus lines insurer. Insurance may only be purchased from nonadmitted insurers if the full amount, kind, or class of insurance cannot be obtained from insurers who are admitted to do business in the State. Your broker or the surplus lines broker has determined that this was true on the date the policy was placed. Before issuing a renewal policy or extending this policy, remarketing is required. To avoid intentional or unintentional extension of coverage in the surplus lines market when an admitted market for the coverage exists, a nonadmitted insurer is prohibited from the automatic renewal or extension of a policy without remarketing by your broker or the surplus lines broker.

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL, CYBER AND MULTIMEDIA LIABILITY INSURANCE POLICY

In consideration of the premium charged, it is agreed that Section IV., Exclusions, is amended to add the following:

* the commingling or improper use of, or failure to properly segregate or safeguard funds;

* any intentional misuse of confidential or proprietary information;

* any title or property searches;

* the guarantee of any check in connection with the operation of a check verification service;

* any repossessions by the **Insured** or on behalf of the **Insured**, but this exclusion shall not apply to execution through judicial means by a judicial officer;

* the levy, judicial sale or purchase of real property for a profit;

* the performance of or failure to perform services as a lawyer;

* the performance of or failure to perform services as an investment advisor.

All other terms, conditions and limitations of the Policy remain unchanged.

Case2: When there is prefilled data

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

|  |  |  |
| --- | --- | --- |
| Named Insured:  «NamedInsured» | | Endorsement Number:  «EndorsementNumber» |
| Policy Number:  «PolicyNumber» | Policy Period:  «EffectiveDate» to «ExpirationDate» | Effective Date of Endorsement:  «EffDateOfEndorsement» |
| Insurer:  «Company» | | |
|  |  |  |

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**COLLECTION AGENT ENDORSEMENT**

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL, CYBER AND MULTIMEDIA LIABILITY INSURANCE POLICY

In consideration of the premium charged, it is agreed that Section IV., Exclusions, is amended to add the following:

1. brought or maintained by, on behalf of, in the right of, or at the direction of «Name», including, but not limited to, «Names»’s estate, heir, legal representatives or assigns; or
2. alleging, based upon, arising out of, attributable to, directly or indirectly resulting from, in consequence of, or in any way involving any actual or alleged **Wrongful Act** of «Name2».

* any intentional misuse of confidential or proprietary information;

* any title or property searches;

* the guarantee of any check in connection with the operation of a check verification service;

* any repossessions by the **Insured** or on behalf of the **Insured**, but this exclusion shall not apply to execution through judicial means by a judicial officer;

* the levy, judicial sale or purchase of real property for a profit;

* the performance of or failure to perform services as a lawyer;

* the performance of or failure to perform services as an investment advisor.

All other terms, conditions and limitations of the Policy remain unchanged.

Case3: Table Comparison

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

|  |  |  |
| --- | --- | --- |
| Named Insured:  «NamedInsured» | | Endorsement Number:  «EndorsementNumber» |
| Policy Number:  «PolicyNumber» | Policy Period:  «EffectiveDate» to «ExpirationDate» | Effective Date of Endorsement:  «EffDateOfEndorsement» |
| Insurer:  «Company» | | |
|  |  |  |

|  |  |
| --- | --- |
| **SUMMARY OF COVERAGES** | **Page No.** |
| **Accounts Receivable** | **21** |
| **Accumulation Of Surface Water** | **20** |
| **Amendment To Property Not Covered** | **3** |
| **Awnings And Canopies – Permanently Attached** | **27** |
| **Computer And Funds Transfer Fraud** | **7** |
| **Computer Virus And Hacking** | **7** |
| **Contractual Penalties** | **24** |
| **Credit Card Invoices** | **9** |
| **Damage To Building From Theft** | **9** |
| **Debris Removal** | **4** |
| **Dependent Property** | **24** |
| **Electronic Data Processing Coverage** | **5** |
| **Emergency Vacating Expense** | **27** |
| **Employee Dishonesty** | **9** |
| **False Pretense** | **22** |

Case4: Logo/Image comparison  
  
**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

|  |  |  |
| --- | --- | --- |
| Named Insured:  «NamedInsured» | | Endorsement Number:  «EndorsementNumber» |
| Policy Number:  «PolicyNumber» | Policy Period:  «EffectiveDate» to «ExpirationDate» | Effective Date of Endorsement:  «EffDateOfEndorsement» |
| Insurer:  «Company» | | |
|  |  |  |

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**COLLECTION AGENT ENDORSEMENT**

This endorsement modifies insurance provided under the following:

MISCELLANEOUS PROFESSIONAL, CYBER AND MULTIMEDIA LIABILITY INSURANCE POLICY

In consideration of the premium charged, it is agreed that Section IV., Exclusions, is amended to add the following:

* any intentional misuse of confidential or proprietary information;

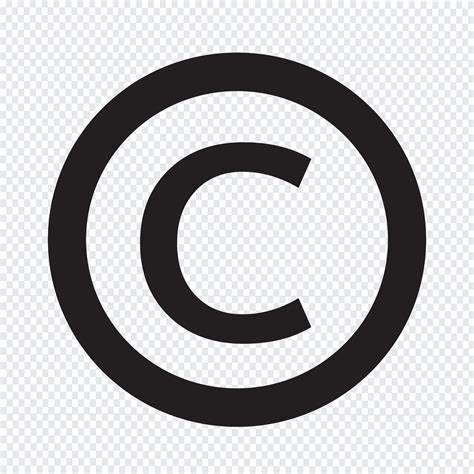
* any title or property searches;

* the guarantee of any check in connection with the operation of a check verification service;

* any repossessions by the **Insured** or on behalf of the **Insured**, but this exclusion shall not apply to execution through judicial means by a judicial officer;

* the levy, judicial sale or purchase of real property for a profit;

All other terms, conditions and limitations of the Policy remain unchanged.

Test

Case5: Font size / font style comparison

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

|  |  |  |
| --- | --- | --- |
| Named Insured:  «NamedInsured» | | Endorsement Number:  «EndorsementNumber» |
| Policy Number:  «PolicyNumber» | Policy Period:  «EffectiveDate» to «ExpirationDate» | Effective Date of Endorsement:  «EffDateOfEndorsement» |
| Insurer:  «Company» | | |

**ALASKA POLICYHOLDER NOTICE**

**3 AAC 25.050**

This policy is issued by a nonadmitted or surplus lines insurer. Insurance may only be purchased from nonadmitted insurers if the full amount, kind, or class of insurance cannot be obtained from insurers who are admitted to do business in the State. Your broker or the surplus lines broker has determined that this was true on the date the policy was placed. Before issuing a renewal policy or extending this policy, remarketing is required. To avoid intentional or unintentional extension of coverage in the surplus lines market when an admitted market for the coverage exists, a nonadmitted insurer is prohibited from the automatic renewal or extension of a policy without remarketing by your broker or the surplus lines broker.

In order to comply with the Administrative Code, the following notice is given:

**You are hereby notified that, your policy will terminate no later than the date and time of its expiration. We reserve the right to cancel this policy sooner than the expiration date by giving you notice of cancellation as required. You may request through your broker that a new policy from the surplus lines broker be concurrent with the effective date of the termination of this policy.**

**You are also notified that a new policy, if issued by us is subject to rerating, which may result in a premium increase of more than ten percent (10%). As required by 3 ACC 25.050, you are hereby notified that any subsequent policy issued by us may be subject to a ten percent (10%) or more increase in premium. The actual premium will be based upon rates that apply at the time a subsequent policy, if any, is issued and will be made available to you before the effective date of the new policy, or the date subsequent coverage is bound, whichever occurs first.**

**ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.**

This endorsement forms a part of the Policy to which attached, effective on the inception date of the Policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of the Policy.)

Endorsement effective «EffDateEnd» Policy No. «PolicyNo» Endorsement No. «EndNo»

Named Insured «NamedInsured»

Countersigned by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_