

Policy No.: UXL3707348-12	Endorsement No.: 2
Insured: Asociacion De Puertorriquenos En Marcha, Inc. (See Endorsement #1)	Effective Date: 12/31/2012

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

**SEXUAL ABUSE FOLLOWING FORM  
EXCESS LIABILITY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Umbrella Liability Policy**

It is hereby agreed and understood that insurance under this policy applies to **damages** because of **sexual abuse occurrences or claims** arising out of **sexual abuse** which, except for the **Limits of Insurance**, are otherwise insured under the following underlying **Coverage Part(s)** of the indicated policy(ies):

**Underlying Policy Limits:**

Insurer & Policy #	Policy Period	Coverage Part	Occurrence or Claims Made Form	Retro Date (If App.)	Limit of Insurance <u>Occ./Agg. or Claim Agg.</u>
First Nonprofit Insurance Co. TMP3718014-12	12/31/2012 to 12/31/2013	↓	Claims Made	12/31/2000	\$1,000,000 /Claim \$1,000,000 /Policy Limit

Except for the **Limits of Insurance** indicated below, the insured coverages provided by this endorsement, including the **Insuring Agreement, Exclusions, Who is Insured and Definitions** are identical to the **Coverage Agreement, Exclusions and Definitions** which are provided by the **underlying insurance** referenced above. The **Conditions** of the **underlying insurance** apply in addition to the **Conditions** of this policy where they are not in conflict, in which case, the **Conditions** of this policy will apply. No **sexual abuse occurrences or claims** are insured by this policy which are not insured by the underlying **Coverage Part(s)** referenced above.

The sole purpose and intent of this endorsement is to provide additional **Limits of Insurance** for **sexual abuse occurrences**, which are insured to the indicated dollar amount in the policy(ies) and **Coverage Part(s)** referenced above.

It is agreed and understood that the following Limits of Liability apply to the excess coverage provided by this endorsement and that these limits are part of and not in addition to the policy's total Limits of Insurance as indicated in Items 4a. and 4b. of the General Declarations of this policy.

\$1,000,000 per claim

\$1,000,000 policy limit

Nothing in this endorsement shall serve to increase the **Limits of Insurance** in **Items 4a. and 4b.** of the **General Declarations** of this policy.

This endorsement is effective at the inception of this policy unless otherwise noted above.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**

Policy No.: UXL3707348-12	Endorsement No.: 3
Insured: Asociacion De Puerorriqueños En Marcha, Inc. (See Endorsement #1)	Effective Date: 12/31/2012

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

**MEDICAL LIABILITY  
FOLLOWING FORM EXCESS LIABILITY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Umbrella Liability Policy**

It is hereby agreed and understood that Insurance under this policy applies to **damages** arising out of **medical incidents, occurrences or claims** which, except for the **Limits of Insurance**, are otherwise insured under the following underlying **Coverage Part(s)** of the Indicated policy(ies):

**Underlying Policy Limits:**

<u>Insurer &amp; Policy #</u>	<u>Policy Period</u>	<u>Coverage Part</u>	<u>Occurrence or Claims Made Form</u>	<u>Retro Date (If App.)</u>	<u>Limit of Insurance Occ./Agg. or Claim Agg.</u>
First Nonprofit Insurance Co. TMP3718014-12	12/31/2012 L to 12/31/2013		Claims Made		\$1,000,000 /Claim \$3,000,000 /Policy Limit

Except for the **Limits of Insurance** indicated below, the insured coverages provided by this endorsement, including the **Insuring Agreement, Exclusions, Who is Insured and Definitions** are identical to the **Coverage Agreement, Exclusions and Definitions** which are provided by the **underlying insurance** referenced above. The **Conditions** of the **underlying insurance** apply in addition to the **Conditions** of this policy where they are not in conflict, in which case, the **Conditions** of this policy will apply. No **medical incidents, losses, occurrences or claims** are insured by this policy which are not insured by the underlying **Coverage Part(s)** referenced above.

The sole purpose and intent of this endorsement is to provide additional **Limits of Insurance for medical incidents**, occurrences or claims which are insured to the indicated dollar amount in the policy(ies) and **Coverage Part(s)** referenced above.

It is agreed and understood that the following Limits of Liability apply to the excess coverage provided by this endorsement and that these limits are part of and not in addition to the policy's total Limits of Insurance as indicated in items 4a. and 4b. of the General Declarations of this policy.

\$1,000,000 per claim

\$1,000,000 policy limit

Nothing in this endorsement shall serve to increase the **Limits of Insurance in Items 4a. and 4b.** of the **General Declarations** of this policy.

This endorsement is effective at the inception of this policy unless otherwise noted above.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**

Policy No.: UXL3707348-12	Endorsement No.: 4
Insured: Asociacion De Puertorriquenos En Marcha, Inc. (See Endorsement #1)	Effective Date: 12/31/2012

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

**SOCIAL WORK, FOSTER CARE AND COUNSELING LIABILITY  
FOLLOWING FORM EXCESS LIABILITY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Umbrella Liability Policy**

It is hereby agreed and understood that insurance under this policy applies to **damages** because of **social work occurrences or claims** arising out of the rendering or failure to render **social work**, including **foster care services** and personal counseling services which, except for the **Limits of Insurance**, are otherwise insured under the following underlying **Coverage Part(s)** of the indicated policy(ies):

**Underlying Policy Limits:**

Insurer & Policy #	Policy Period	Coverage Part	Occurrence or Claims Made Form	Retro Date (If App.)	Limit of Insurance Occ./Agg. or Claim Agg.
First Nonprofit Insurance Co. TMP3718014-12	12/31/2012 K to 12/31/2013		Occurrence		\$1,000,000 /Occurrence \$3,000,000 /Aggregate

Except for the **Limits of Insurance** indicated below, the insured coverages provided by this endorsement, including the **Insuring Agreement, Exclusions, Who is Insured and Definitions** are identical to the **Coverage Agreement, Exclusions and Definitions** which are provided by the underlying insurance referenced above. The **Conditions** of the underlying insurance apply in addition to the **Conditions** of this policy where they are not in conflict, in which case, the **Conditions** of this policy will apply. No **social work occurrences or claims** are insured by this policy which are not insured by the underlying **Coverage Part(s)** referenced above.

The sole purpose and intent of this endorsement is to provide additional **Limits of Insurance** for **social work occurrences** and claims which are insured to the indicated dollar amount in the policy(ies) and **Coverage Part(s)** referenced above.

It is agreed and understood that the following Limits of Liability apply to the excess coverage provided by this endorsement and that these limits are part of and not in addition to the policy's total Limits of Insurance as indicated in items 4a. and 4b. of the General Declarations of this policy.

\$1,000,000 per occurrence

\$1,000,000 annual aggregate

Nothing in this endorsement shall serve to increase the **Limits of Insurance** in **Items 4a. and 4b.** of the **General Declarations** of this policy.

This endorsement is effective at the inception of this policy unless otherwise noted above.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**

Policy No.: UXL3707348-12	Endorsement No.: 5
Insured: Asociacion De Puertorriqueños En Marcha, Inc. (See Endorsement #1)	Effective Date: 12/31/2012

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

**TEACHER'S LIABILITY  
FOLLOWING FORM EXCESS LIABILITY ENDORSMENT**

This endorsement modifies insurance provided under the following:

**Umbrella Liability Policy**

It is hereby agreed and understood that insurance under this policy applies to **damages** arising out of **teaching activity occurrences or claims** which, except for the **Limits of Insurance**, are otherwise insured under the following underlying **Coverage Part(s)** of the indicated policy(ies):

**Underlying Policy Limits:**

<u>Insurer &amp; Policy #</u>	<u>Policy Period</u>	<u>Coverage Part</u>	<u>Occurrence or Claims Made Form</u>	<u>Retro Date (If App.)</u>	<u>Limit of Insurance Occ./Agg. or Claim Agg.</u>
First Nonprofit Insurance Co. TMP3718014-12	12/31/2012 K to 12/31/2013		Occurrence		\$1,000,000 /Occurrence \$3,000,000 /Aggregate

Except for the **Limits of Insurance** indicated below, the insured coverages provided by this endorsement, including the **Insuring Agreement, Exclusions, Who is Insured and Definitions** are identical to the **Coverage Agreement, Exclusions and Definitions** which are provided by the **underlying insurance** referenced above. The **Conditions** of the **underlying insurance** apply in addition to the **Conditions** of this policy where they are not in conflict, in which case, the **Conditions** of this policy will apply. No **teaching activity occurrences** or claims are insured by this policy which are not insured by the underlying **Coverage Part(s)** referenced above.

The sole purpose and intent of this endorsement is to provide additional **Limits of Insurance for teaching activity occurrences** or claims which are insured to the indicated dollar amount in the policy(ies) and **Coverage Part(s)** referenced above.

It is agreed and understood that the following Limits of Liability apply to the excess coverage provided by this endorsement and that these limits are part of and not in addition to the policy's total Limits of Insurance as indicated in items 4a. and 4b. of the General Declarations of this policy.

\$1,000,000 per occurrence

\$1,000,000 annual aggregate

Nothing in this endorsement shall serve to increase the **Limits of Insurance in Items 4a. and 4b.** of the **General Declarations** of this policy.

This endorsement is effective at the inception of this policy unless otherwise noted above.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**



Policy No.: UXL3707348-12	Endorsement No.: 6
Insured: Asociacion De Puertorriqueños En Marcha, Inc. (See Endorsement #1)	Effective Date: 12/31/2012

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

**AUTO LIABILITY  
FOLLOWING FORM EXCESS LIABILITY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Umbrella Liability Policy**

It is hereby agreed and understood that insurance under this policy applies to **damages** arising out of **automobile incidents, occurrences or claims** which, except for the **Limits of Insurance**, are otherwise insured under the following underlying **Coverage Part(s)** of the indicated policy(ies):

**Underlying Policy Limits:**

<u>Insurer &amp; Policy #</u>	<u>Policy Period</u>	<u>Limit of Insurance Per Accident</u>
First Nonprofit Insurance Company	12/31/2012 to	\$1,000,000
TAP3707624-12	12/31/2013	Combined Single Limit

Except for the **Limits of Insurance** indicated below, the insured coverages provided by this endorsement, including the **Insuring Agreement, Exclusions, Who is Insured and Definitions** are identical to the **Coverage Agreement, Exclusions and Definitions** which are provided by the **underlying insurance** referenced above. However, insurance under this policy does not apply to claims for uninsured or underinsured motorist coverage which may or may not be insured by the underlying policy. The **Conditions** of the **underlying insurance** apply in addition to the **Conditions** of this policy where they are not in conflict, in which case, the **Conditions** of this policy will apply. No **auto liability** is insured by this policy which is not insured by the underlying **Coverage Part(s)** referenced above.

The sole purpose and intent of this endorsement is to provide additional **Limits of Insurance** for **auto incidents** which are insured to the indicated dollar amount in the policy(ies) and **Coverage Part(s)** referenced above.

It is agreed and understood that the following Limits of Liability apply to the excess coverage provided by this endorsement and that these limits are part of and not in addition to the policy's total Limits of Insurance as indicated in items 4a. and 4b. of the General Declarations of this policy.

\$1,000,000 per accident

Nothing in this endorsement shall serve to increase the **Limits of Insurance** in **Items 4a. and 4b.** of the **General Declarations** of this policy.

This endorsement is effective at the inception of this policy unless otherwise noted above.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**

Policy No.: UXL3707348-12	Endorsement No.: 7
Insured: Asociacion De Puertorriqueños En Marcha, Inc. (See Endorsement #1)	Effective Date: 12/31/2012

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

**PERSONAL AND ADVERTISING INJURY LIABILITY  
FOLLOWING FORM EXCESS LIABILITY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Umbrella Liability Policy**

It is hereby agreed and understood that insurance under this policy applies to **damages** arising out **personal and advertising injury occurrences, incidents, losses or claims** which, except for the **Limits of Insurance**, are otherwise insured under the following underlying **Coverage Part(s)** of the indicated policy(ies):

**Underlying Policy Limits:**

Insurer & Policy #	Policy Period	Coverage Part	Occurrence or Claims Made Form	Retro Date (If App.)	Limit of Insurance Occ./Agg. or Claim Agg.
First Nonprofit Insurance Co. TMP3718014-12	12/31/2012 M to 12/31/2013		Occurrence		\$1,000,000 /Occurrence \$1,000,000 /Aggregate

Except for the **Limits of Insurance** indicated below, the insured coverages provided by this endorsement, including the **Insuring Agreement, Exclusions, Who is Insured and Definitions** are identical to the **Coverage Agreement, Exclusions and Definitions** which are provided by the underlying insurance referenced above. The **Conditions** of the underlying insurance apply in addition to the **Conditions** of this policy where they are not in conflict, in which case, the **Conditions** of this policy will apply. No **personal and advertising injury occurrences, incidents, losses or claims** are insured by this policy which are not insured by the underlying **Coverage Part(s)** referenced above.

The sole purpose and intent of this endorsement is to provide additional **Limits of Insurance** for **personal and advertising injury occurrences**, incidents, losses or claims which are insured to the indicated dollar amount in the policy(ies) and **Coverage Part(s)** referenced above.

It is agreed and understood that the following Limits of Liability apply to the excess coverage provided by this endorsement and that these limits are part of and not in addition to the policy's total Limits of Insurance as indicated in items 4a. and 4b. of the General Declarations of this policy.

<u>\$1,000,000</u>	per occurrence
<u>\$1,000,000</u>	annual aggregate

Nothing in this endorsement shall serve to increase the **Limits of Insurance** in **Items 4a. and 4b.** of the **General Declarations** of this policy.

This endorsement is effective at the inception of this policy unless otherwise noted above.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**

Policy No.: UXL3707348-12	Endorsement No.: 8
Insured: Asociacion De Puertorriquenos En Marcha, Inc. (See Endorsement #1)	Effective Date: 12/31/2012

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

**DISCLOSURE PURSUANT TO  
TERRORISM RISK INSURANCE ACT**

This endorsement modifies insurance provided under the following:

**Umbrella Liability Policy**

**A. Disclosure Of Premium**

In accordance with the federal Terrorism Risk Insurance Act, 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 the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is \$0.00.

**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 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

**C. Cap on Losses from Certified Acts of Terrorism**

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism", includes the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or effect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and, in such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**D. Cap On Insurer Participation In Payment Of Terrorism Losses**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and, in such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**

Policy No.: UXL3707348-12	Endorsement No.: 9
Insured: Asociacion De Puertorriquenos En Marcha, Inc. (See Endorsement #1)	Effective Date: 12/31/2012

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

**FUNGI & MICROBE POLICY AGGREGATE LIMIT**

This endorsement modifies insurance provided under the following:

**Umbrella Liability Policy**

**1. The following is added to Section V, – Limits of Insurance as paragraph a.(5):**

An aggregate limit of \$1,000,000 is the most that we will pay under this policy for all **damages** which may otherwise be insured hereunder arising out of the actual or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbe**, whether arising suddenly or over a long period of time. This aggregate limit is the most that we will pay for the sum of all damages arising from all **fungi** or **microbe** occurrences during the policy term and is not in addition to the policy limit, but a sublimit thereof.

**2. The following is added to Section VI - Definitions:**

**Fungi** means any form of fungus, including but not limited to yeast, mold, mildew, rust, smut or mushroom and including any spores, mycotoxins, odors, or any other substances, products, or by-products produced by or arising out of the current or past presence of fungi. But, **fungi** does not include **fungi** that were deliberately grown for human consumption.

**Microbe** means any non-fungal microorganism or non-fungal colony-form organism that causes infection or disease, and whose injurious source is in or on a building or its contents. **Microbe** includes any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by, or arising out of the current or past presence of microbes. But **microbe** does not mean either microbes that were transmitted directly from person to person or microbes that caused food poisoning, if your business is food processing or food service.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**



Policy No.: UXL3707348-12	Endorsement No.: 10
Insured: Asociacion De Puertorriqueños En Marcha, Inc. (See Endorsement #1)	Effective Date: 12/31/2012

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

**FINES AND PENALTIES**

This endorsement modifies insurance provided under the following:

**Umbrella Liability Policy**

1. Paragraph a. (5) of Section II – Defense and Supplementary Payments is deleted.
2. The following Exclusion is added as Paragraph 23. of Section III – Exclusions:

Any fines, penalties, punitive, exemplary or other non-compensatory **damages** imposed upon the **insured**.

However, if we defend the **insured** against a **suit** seeking **damages** because of **injury** to which this policy applies and the **suit** seeks both compensatory and punitive or exemplary **damages**, we will afford a defense to such actions, but will not be liable for any fines, penalties, punitive, exemplary or other non-compensatory **damages**.

This endorsement is effective at the inception of this policy unless otherwise noted above.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**



Policy No.: UXL3707348-12	Endorsement No.: 11
Insured: Asociacion De Puertorriqueños En Marcha, Inc. (See Endorsement #1)	Effective Date: 12/31/2012

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

**PENNSYLVANIA CHANGES**

This endorsement modifies insurance provided under the following:

**Umbrella Liability Policy**

1. Paragraph I. Cancellation and Nonrenewal in Section VII – Conditions is deleted and replaced by the following:

**I. Cancellation, Nonrenewal and Loss of Premium**

**1. Cancellation**

- a. The first Named Insured shown in the Declarations may cancel this policy by writing or giving notice of cancellation.

**b. Cancellation Requirements**

**(1) Policies In Effect for Less Than 60 Days**

We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least 30 days before the effective date of cancellation.

**(2) Cancellation Of Policies In Effect For 60 Days or More**

If this policy has been in effect for 60 days or more or if this policy is a renewal of a policy we issued, we may cancel this policy only for one or more of the following reasons:

- (a) You have made a material misrepresentation which affects the insurability of the risk. Notice of cancellation will be mailed or delivered at least 15 days before the effective date of cancellation.
- (b) You have failed to pay a premium when due, whether the premium is payable directly to us or our agents or indirectly under a premium finance plan or extension of credit. Notice of cancellation will be mailed at least 15 days before the effective date of cancellation

- (c) A condition, factor or loss experience material to insurability has changed substantially or a substantial condition, factor or loss experience material to insurability has become known during the policy period. Notice of cancellation will be mailed or delivered at least 60 days before the effective date of cancellation.
- (d) Loss of reinsurance or a substantial decrease in reinsurance has occurred, which loss or decrease, at the time of cancellation, shall be certified to the Insurance Commissioner as directly affecting in-force policies. Notice of cancellation will be mailed or delivered at least 60 days before the effective date of cancellation.
- (e) Material failure to comply with policy terms, conditions or contractual duties. Notice of cancellation will be mailed or delivered at least 60 days before the effective date of cancellation.
- (f) Other reasons that the Insurance Commissioner may approve. Notice of cancellation will be mailed or delivered at least 60 days before the effective date of cancellation.

This policy may also be cancelled from inception upon discovery that the policy was obtained through fraudulent statements, omissions or concealment of facts material to the acceptance of the risk or to the hazard assumed to us.

- c. We will mail or deliver our notice to the first Named Insured's last mailing address known to us. Notice of cancellation will state the specific reasons for cancellation.
- d. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- e. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata and will be returned within 10 business days after the effective date of cancellation. If the first Named Insured cancels, the refund may be less than pro rata and will be returned within 30 days after the effective date of cancellation. The cancellation will be effective even if we have not made or offered a refund.
- f. If notice is mailed, it will be by registered or first class mail. Proof of mailing is sufficient proof of notice

- g. If notice is mailed, it will be by registered or first class mail. Proof of mailing will be sufficient proof of notice.

2. Nonrenewal

If we decide not to renew this policy, we will mail or deliver written notice of nonrenewal, stating the specific reasons for nonrenewal, to the first Named Insured at least 60 days before the expiration date of the policy. Any notice of nonrenewal will be mailed or delivered to the first Named Insured's last known address. If notice is mailed, it will be by registered or first class mail. Proof of mailing will be sufficient proof of notice.

3. Increase of Premium

If we increase your renewal premium, we will mail or deliver to the first Named Insured written notice of our intent to increase the premium at least 30 days before the effective date of the premium increase.

Any notice of nonrenewal or renewal premium increase will be mailed or delivered to the first Named Insured's last known address. If notice is mailed, it will be by registered or first class mail. Proof of mailing will be sufficient proof of notice.

2. Paragraph m. **Inspection and Surveys in Section VII – Conditions** is deleted and replaced by the following:

**m. Inspection and Surveys**

- 1. We have the right to:
  - a. Make inspections and surveys at any time;
  - b. Give you reports on the conditions we find; and
  - c. Recommend changes.
- 2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
  - a. Are safe or healthful; or
  - b. Comply with laws, regulations, codes or standards

3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
  4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.
3. Paragraph u. **Examination Of Your Books And Records** is added in **Section VII – Conditions** as follows:
- u. **Examination Of Your Books And Records**
- We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.
4. Paragraph v. **Transfer Of your Rights And Duties Under This Policy** is added in **Section VII – Conditions** as follows:
- v. **Transfer Of Your Rights And Duties Under This Policy**
- Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.
- If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**

Policy No.: UXL3707348-13	Endorsement No.: 13
Insured: Asociation De Puertorriquenos En Marcha, Inc. Et al	Effective Date: 11/01/2013

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

**GENERAL AMENDATORY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**Umbrella Liability Policy**

The General Declarations Page of this policy is amended, in part, to show the following:

Item 4. Limits of Insurance and Retention:

- a. \$4,000,000 Each Occurrence Limit
- b. \$4,000,000 General Aggregate Limit
- c. \$10,000 Retained Limit

Endorsement #2, Sexual Abuse following form excess liability, is amended, in part, to show the following limits are increased.

\$4,000,000 per claim  
\$4,000,000 policy limit

Endorsement #3, Medical Liability following form excess liability, is amended, in part, to show the following limits are increased.

\$4,000,000 per claim  
\$4,000,000 policy limit

Endorsement #4, Social Work, Foster Care and Counseling Liability Following Form Excess Liability, is amended, in part, to show the following limits are increased.

\$4,000,000 per occurrence  
\$4,000,000 annual aggregate

Endorsement #4, Teacher's Liability Following Form Excess Liability, is amended, in part, to show the following limits are increased.

\$4,000,000 per occurrence  
\$4,000,000 annual aggregate

Endorsement #6, Auto Liability following Form Excess Liability is amended, in part, to Show the following limits are increased.

\$4,000,000 per accident

Additional Premium: [REDACTED]

This endorsement is effective at the inception of this policy unless otherwise noted above.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**