

POLICYHOLDER NOTICE - FLORIDA

Date: 01/03/08

Policy Number: 84 SBM BY6471

Policy Expiration Date: 02/28/09

Your Hartford Agent: STUCKEY & COMPANY/PHS

(866) 467-8730 X3022



ADVANTAGE SOLUTIONS INC

105 N. KETCH DRIVE
FORT LAUDERDALE FL 33326

Dear Valued Hartford Insured,

For almost 200 years, The Hartford has protected businesses, large and small from all types of losses. Our products and services continue to bring you the benefits of that long experience. Most importantly, with The Hartford you have a company that is there for you when you need us.

Your current policy provided by The Hartford will expire shortly. The purpose of this notice is to advise you that The Hartford would like the opportunity to continue to meet your insurance needs by providing you with a policy for the upcoming policy term and to provide important information about your policy.

A. Policy Premium

The premium for your policy for the upcoming term is indicated below. This premium amount is based on the most current information known to us and may be subject to change based on any additional information you may provide to your Hartford agent or broker.

Policy Premium = \$ 421.00

B. Coverage Changes (if applicable)

We want to provide you with coverage for the upcoming policy term and this notice is our offer to do so. Indicated by an (x) below are changes to be made to your coverage for this next policy term. While it does not affect our desire to provide coverage for you, some states consider changes in coverage for a new policy term as modifications requiring notice of non-renewal. If your state considers such changes are requiring notice of non-renewal, this notice to you is in compliance with those laws.

☐ Increase in Deductible to:

☐ Reduction in Limits to:

☐ Reduction in Coverage:

☐ Other:

Under separate cover, you may receive other notices of coverage changes for the upcoming policy term. Those changes apply in addition to those described above. All such notifications will be sent to you in advance of the new policy term effective date.

The information set forth above is intended to assist you in making an informed decision regarding your insurance coverage. If you have any questions about your policy or about your overall insurance needs, please contact your Hartford agent or broker. We look forward to continuing our relationship and fulfilling your insurance needs.

Thank you for your business.

Form IH 70 65 08 05
WC 66 03 52 A



Billing Company:
Hartford Casualty Insurance Company

INSURANCE BILL

*paid
06/07*

Bill Date 05/29/07
Account Number 84 11576445

Payment Due Date	06/13/07
Current Balance	Minimum Due
\$151.14	\$151.14

↑ Please Pay Either Amount ↑

Account Summary (Activity since last bill)

Previous Balance	Payments Received	New Activity	New Fee(s)	Adjustments	Current Balance
\$423.39	-\$419.39	\$151.14	\$0.00	-\$4.00	\$151.14

If your payment is not received by the due date, a late fee of \$15.00 will be assessed.

Please see the reverse side for additional details on your account.

Summary of Policies for ADVANTAGE SOLUTIONS INC

Policy Number	Description	Policy Period	Status	Current Balance	Minimum Due
84SBMBY6471	Business Owners	02/28/06-02/28/07	Expired	\$151.14	\$151.14
84SBMBY6471	Business Owners	02/28/07-02/28/08	Active	\$0.00	\$0.00
Totals				\$151.14	\$151.14

Contact Us

For Customer Service Call:
Toll Free 1-866-467-8730
Monday-Friday
Automated Service is Available
24 hours a day, 7 days a week

Insurance Agency:
STUCKEY & COMPANY/PHS

Report Claims 24 hours a day:
Toll Free 1-800-327-3636

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Bill Date 05/29/07 Account # 84 11576445

Account Summary Detail (Activity since last bill)

Transaction Description	Policy Number	Policy Description	Transaction Date	Payments Received-Adjustments	New Activity	New Fee(s)
Payment			02/20/07	-\$419.39		
Final Audit	84SBMBY6471	Business Owners	02/28/06		\$151.00	
FL Fire College S/C	84SBMBY6471	Business Owners	02/28/06		\$.14	
Service Fee Reversed			02/20/07	-\$4.00		
Totals					\$151.14	\$0.00

Account Billing Schedule

Bill Date	Minimum Due
05/29/07	\$151.14

Explanation of Terms

New Fee(s): The total of all fees assessed on the current bill.

Current Balance: The total amount due after applying all payments, credits or additional charges received since the last insurance bill.

State Surcharges: Fees that are assessed by your state and local government and paid by The Hartford to the appropriate government agency. If a surcharge is applicable in your state, it will be shown separately on your insurance bill.

Service Fee: A service fee that is assessed on each installment bill, except where prohibited by law.

Audit: This amount reflects the difference between the actual and estimated premium.

How Your Payments Are Applied

All payments will be applied in the following order: Past due premium on inactive policies, past due premium on active policies, past due fees and then current charges on your account. Alternative payment instructions with your check will not be honored.

For a simple and efficient way to ensure your payments are always on time, set up a repetitive withdrawal and payment is drawn directly from your bank based upon your installment plan schedule. To learn more information or sign up for this valuable service, call the number listed in the Contact Us section on the front of the invoice.

Service Center
PO BOX 29611
CHARLOTTE NC 28229

MON - FRI 8:15AM to 6PM Eastern Time
(866)467-8730
charlotteSCIC@thehartford.com

FOR ASSISTANCE WITH A CLAIM CALL
(800)327-3636

84 SBM BY6471

INSTRUCTIONS FOR REMOVING THIS ID CARD. CUT ALONG DOTTED LINE WITH A PAIR OF SCISSORS.

Your wallet sized ID cards are included on this sheet. This card lists all appropriate phone numbers you may need to service your business or, in the event of a claim, The Hartford's toll free 24 hour TeleClaim hotline phone number.

*2001084 SBM BY6471



Service Center
PO BOX 29611
CHARLOTTE NC 28229

MON - FRI 8:15AM to 6PM Eastern Time
(866)467-8730
charlotteSCIC@thehartford.com

FOR ASSISTANCE WITH A CLAIM CALL
(800)327-3636

84 SBM BY6471

THE HARTFORD
3600 WISEMAN BLVD.
SAN ANTONIO

TX 78251

ADVANTAGE SOLUTIONS INC

105 N. KETCH DRIVE

FORT LAUDERDALE FL 33326

26091

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IMPORTANT NOTICE TO OUR POLICYHOLDERS

THANK YOU FOR RENEWING YOUR POLICY WITH THE HARTFORD. WITH THIS NOTICE WE ARE PROVIDING YOU ONLY WITH THE DECLARATIONS PAGE, WHICH OUTLINES YOUR COVERAGES, AND WITH THOSE POLICY FORMS, NOTICES, AND BROCHURES WHICH ARE DIFFERENT FROM THOSE WHICH WE PROVIDED WITH YOUR PREVIOUS POLICY. **YOU SHOULD RETAIN ALL OF THESE DOCUMENTS AND THOSE PROVIDED WITH YOUR PREVIOUS POLICY INDEFINITELY** SO THAT YOU WILL HAVE A COMPLETE SET OF POLICY FORMS AT ALL TIMES FOR YOUR REFERENCE.

IF YOU HAVE QUESTIONS, OR IF AT ANY TIME YOU NEED COPIES OF ANY OF THE FORMS LISTED ON YOUR POLICY, PLEASE CALL YOUR HARTFORD AGENT OR BROKER, OR THE OFFICE OF THE HARTFORD IDENTIFIED ON YOUR POLICY, AS APPROPRIATE.

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**YOUR INSURANCE RENEWAL IS
ENCLOSED. IT'S TIME TO REVIEW
YOUR POLICY.**

Policy Number: 84 SBM BY6471
Source Code: APR-COV-100 v2

Dear Customer:

As a business owner, you've seen your business change over time. These changes may take a number of different forms, for example, have you:

- o increased or decreased your workforce?
- o purchased or sold equipment?
- o increased your sales?
- o expanded your business operations
- o moved or added locations?

If the answer to any of these (or similar) questions is "yes", in all likelihood your insurance requirements have changed.

In order to ensure that the coverage provided by your Hartford policy corresponds to your business today, make it a point to review your policy with a Hartford representative as soon as possible. When you call, we'll review your current policy, discuss any changes to your business, and assist you in evaluating your business needs in relation to the latest products and coverage options that are available. It is our goal to help you minimize your risk and perhaps even reduce your costs.

It's easy, convenient...and very important!

Contact us any weekday from 8 A.M. to 6 P.M. EST for your comprehensive and complimentary Annual Policy Review. Call toll free (866) 467-8730, press 1 and extension 3030. It's that simple.

Your agent and The Hartford thank you for placing your insurance with us. We look forward to speaking with you.

Sincerely,

Your Customer Service Team at The Hartford

The Hartford - Select Customer Insurance Center

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*0000284BY64710108

Service Center
PO BOX 29611
CHARLOTTE NC 28229
(866)467-8730
charlotteSCIC@thehartford.com



March 13, 2006

ADVANTAGE SOLUTIONS INC
105 N KETCH DR
FORT LAUDERDALE FL 33326

Policy Number: 84 SBM BY6471
Source Code: WLTR-200

THANK YOU! WE'RE HERE TO SERVE YOU.

Dear Valued Customer:

The STUCKEY & COMPANY/PHS and The Hartford thank you for placing your insurance with us. Like you, we recognize the importance of serving clients by meeting their needs with the right products and quality support. We are committed to providing this to you.

Extraordinary customer service and information for your business.

Staffed with Business Insurance Professionals, The Hartford customer service center is ready to respond to any of your insurance questions and needs. Simply, call toll free (866)467-8730 any weekday between 8:15AM to 6PM Eastern Time to talk with our customer service team or to use our automated billing system, which is available 24 hours a day. In addition, a 24-hour Teleclaim hotline is also available for you, toll free at (800)327-3636. A handy wallet sized card is enclosed with this contact information for your easy reference.

Along with our customer service support, The Hartford has recently teamed with the Small Business Administration (SBA) to provide on-line insurance material and risk management tapes and seminars for businesses like yours. We invite you to access this educational web site anytime at <http://www.sb.thehartford.com/sbainfo>.

**We appreciate your business.
You've made the right decision.**

Since 1810, The Hartford has been an industry innovator providing quality insurance products and service to the business market. Recognized for our financial strength and selected as one of the Fortune 500's Most Admired Companies, you can count on us. We thank you for your business and are privileged to have you as a customer.

Sincerely,

***Your Customer Service Team
at The Hartford***

P.S. Remember, you can always get the insurance answers you need throughout the year. Try our customer service center or educational web site. We look forward to serving you.

*2001084 SBM BY647101



- b. In the lead-in to this Paragraph, a provision has been added that states that a person or organization is an additional insured only for that period of time required by the contract or agreement.
- c. In Subparagraph f., the **Any Other Party** clause states that liability in connection with the products-completed operations hazard is covered when required in a written contract. This may be a broadening of coverage in those states that may not have interpreted the previous version as being sufficiently broad to include products-completed operations.

D. Revisions in SECTION D., LIABILITY AND MEDICAL EXPENSES LIMITS OF INSURANCE

Paragraph 6., **How Limits Apply To Additional Insureds** has been added to state that the most we will pay on behalf of a person or organization who is an additional insured is the lesser of the limits of insurance specified in a written contract, written agreement, or permit, or the Limits of Insurance shown in the policy Declarations. Under some circumstances, this change will result in a reduction of coverage to the additional insured, but there is no impact on the Limits of Insurance available to you.

E. Revisions in SECTION E., LIABILITY AND MEDICAL EXPENSES GENERAL CONDITIONS

1. Condition 2., **Duties In The Event Of Occurrence, Offense, Claim Or Suit** has been revised to reflect the addition of duties that apply to the additional insured. This condition was revised to clearly show that a failure by the additional insured to provide the required notice does not affect coverage available to you. In Paragraph e., **Additional Insured's Other Insurance**, we have added a condition applying to additional insureds that states that, if we cover a claim or suit that may also be covered by other insurance available to an additional insured, the additional insured must submit a claim or suit to the other insurer.
2. Condition 7., **Other Insurance** has been amended to combine existing Other Insurance language within SS 00 08, dealing with additional insureds, with a separate Other Insurance condition that was formerly located in the Common Policy Conditions. Other changes to this condition:
 - a. The **When You Are Added As An Additional Insured To Other Insurance** provision was revised to make the policy also apply as excess over other insurance for damages arising out of products and completed operations. Previously, this applied only to premises or operations. We have also extended this provision to apply at the policy level, not just when you are added as an additional insured to the policy of another by an endorsement. This revision results in a broadening of coverage.
 - b. The **When You Add Others As An Additional Insured To This Insurance** provision was revised so that the policy continues to be primary and non-contributory, when required of you in a written contract, so that this coverage is not automatically negated for additional insureds added by endorsement. This revision results in a broadening of coverage.
3. Condition 8., **Transfer Of Rights Of Recovery Against Others To Us** has been amended to add a subparagraph titled **Waiver Of Rights Of Recovery (Waiver Of Subrogation)**. This clause provides that we will waive any subrogation rights we may have against other parties when you have also waived such rights in a contract with them. This waiver applies to supplementary payments we make in addition to any damages we pay on your behalf. This revision results in a broadening of coverage.

F. Revisions in SECTION F., OPTIONAL ADDITIONAL INSURED COVERAGES

Additional Insured – Designated Person Or Organization

Additional Insured – Lessor Of Leased Equipment

Additional Insured – Vendors

Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization

If one or more of the coverages listed above are included in your policy, there is coverage for a person or organization that you add as an additional insured on your policy only if the bodily injury, property damage or personal and advertising injury is caused in whole or in part by your acts or omissions or the acts or omissions of those working on your behalf.

There is no coverage for the additional insured for bodily injury, property damage or personal and advertising injury caused entirely by any negligence that is not attributable to you or those acting on your behalf. This may be a reduction in coverage in states where the law or the courts permit you to contractually hold harmless an additional insured for that additional insured's sole negligence.

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G. Revisions in SECTION G., LIABILITY AND MEDICAL EXPENSES DEFINITIONS

1. The definition of bodily injury has been revised to clearly state that bodily injury, including consequential mental anguish and death, must arise from injury, sickness or disease that is physical in character. This may be a reduction in coverage in those states that recognize mental anguish as bodily injury without an accompanying physical injury to cause it.
2. A definition of electronic data has been added to illustrate the types of information, facts, or programs that are excluded by new Exclusion q.
3. Paragraph f. of the definition of insured contract has been revised to eliminate assumptions of liability from others for bodily injury or property damage that was not caused in whole or in part by you or those working on your behalf. This may be a reduction in coverage in states where the law or the courts permit you to contractually hold harmless an additional insured for that additional insured's sole negligence.

Changes To Endorsements That Modify The Business Liability Coverage Form

All of the new or revised forms listed below, if attached to your Spectrum renewal policy, contain changes in coverage as described below:

A. Liquor Liability Coverage, form SS 04 02 04 05

The limitation that the liquor sales must be at or from specified locations has been eliminated. This revision results in a broadening of coverage.

B. Liquor Liability Insurance, form SS 04 03 04 05

1. The limitation that the liquor sales must be at or from specified locations has been eliminated. This revision results in a broadening of coverage.
2. The Insuring Agreement has been revised to state that the insurance provided by the form will not respond to cover injury or damage that is known by the insured prior to the policy period. It has never been our intent to provide coverage under such circumstances, so these changes represent neither a broadening nor restriction in coverage from the original intent. However, due to reasonings in some court cases, these revisions may result in a restriction in coverage in some jurisdictions. The revisions may result in the shifting of coverage, under certain circumstances, between an insured's current policy and past or future policies.
3. A war exclusion has been added.
4. The definition of bodily injury has been revised to clearly state that bodily injury, including consequential mental anguish and death, must arise from injury, sickness or disease that is physical in character. This may be a reduction in coverage in those states that recognize mental anguish as bodily injury without an accompanying physical injury to cause it.

C. Veterinarian's And Veterinary Clinic Professional Liability Coverage, form SS 04 36 04 05

1. This form has been revised and updated with newer terminology. For example, the term wrongful acts is now used in the Insuring Agreement, rather than bodily injury or property damage. However, the intent of the form has not changed – it provides coverage for a veterinarian's professional services.
2. New exclusions have been added that result in a restriction of coverage. There is no coverage for injury or damage:
 - a. Caused by anyone employed in violation of law;
 - b. To animals owned by an insured;
 - c. Due to fire; or
 - d. Arising out of the rendering of or failure to render services by an unlicensed veterinarian or veterinary technician.
3. An **Other Insurance** condition has been added to state that the coverages afforded by form SS 04 36 are excess over any other insurance. This represents a potential restriction of coverage.

D. Exclusion – Insurance And Related Operations, form SS 05 04 04 05

1. We have changed the lead-in language to Paragraph 3. to restate our intent to exclude any professional services, not just those listed in the subparagraphs that follow. Due to reasonings in some court cases, this revision may result in a restriction in coverage in some jurisdictions.
2. We have made editorial changes to more specifically list some of the types of professional services that are performed by insureds in insurance-related businesses.

E. Exclusion – Engineers, Architects Or Surveyors Professional Liability, form SS 05 06 04 05

In this form revision, the professional exclusion has been extended to apply to any insured or any engineering, architectural, or surveying firm performing work on the insured's behalf. Previously, it applied only to you and any architect, engineer, or surveyor employed by you or performing work on your behalf. In some situations, this is a restriction of coverage.

F. Exclusion – Sexual Abuse Or Molestation, form SS 05 71 04 05

While there are several changes in the form designed to illustrate the types of conduct that are excluded, the major changes are:

1. The exclusion no longer applies only to the sexual abuse or molestation of a minor; it applies to any person; and
2. The form states that there is no coverage for any injury or damage arising out of: the employment of, investigation of, supervision of, the reporting to authorities of (or failure to do so), the retention of, or the failure to protect others from the conduct of, any person whose conduct would be subject to the sexual abuse or molestation exclusion.

This is a restriction of coverage.

**G. Technology Services Coverage, form SS 40 58 04 05 (For Illinois policyholders, form SS 40 29 04 05)
Technology Services Coverage (Limited), form SS 40 59 04 05 (For Illinois policyholders, form SS 40 30 04 05)**

The form has been amended to add a limitation that there is no coverage for injury or damage arising out of technology services involved with or related to:

1. Emergency response systems or services;
2. Medical diagnostic services or processes, or the establishment, maintenance, support or access of patient records;
3. Aviation, aerospace, or military applications or operations;
4. Pollution or environmental control, testing, monitoring or remediation; or
5. Physical security including but not limited to fire, sprinkler, smoke, burglar alarm or monitoring systems or access control.

If you are involved in performing any of these type of technology services, and one of these forms is attached to your policy, this will be a restriction of coverage.

**H. Stop Gap - Employers Liability Coverage Endorsement - North Dakota, form SS 41 01 04 05
Stop Gap - Employers Liability Coverage Endorsement - Washington, form SS 41 02 04 05
Stop Gap - Employers Liability Coverage Endorsement - West Virginia, form SS 41 03 04 05
Stop Gap - Employers Liability Coverage Endorsement - Wyoming, form SS 41 04 04 05**

If you are a policyholder in one of these states, and you have elected to purchase Stop Gap coverage, we have replaced your existing Stop Gap coverage form with a new, state-specific version.

These forms contain new exclusions for Termination, Coercion Or Discrimination, Failure To Comply With Workers' Compensation Law, and Violation Of Age Laws Or Employment Of Minors. This is a restriction of coverage.

I. Optical Goods Professional Services Coverage, form SS 41 05 04 05

This coverage, previously included within the Business Liability Coverage Form (SS 00 08), is now provided via a separate endorsement. A new exclusion has been added, eliminating coverage for bodily injury arising out of surgery, including pre-operative and post-operative procedures. If your business includes the performance of such services, this is a restriction of coverage.

J. Funeral Director's Professional Services Coverage, form SS 41 09 04 05

This coverage, previously included within the Business Liability Coverage Form (SS 00 08), is now provided via a separate endorsement. A new exclusion has been added, eliminating coverage for injury or damage arising out of a criminal act. While it has never been our intention to provide insurance coverage for any criminal acts, due to reasonings in some court cases, this revision may result in a restriction in coverage in some jurisdictions.

K. Druggist's Professional Services Coverage, form SS 41 11 04 05

This coverage, previously included within the Business Liability Coverage Form (SS 00 08), is now provided via a separate endorsement. Form SS 41 11 includes three new exclusions, eliminating coverage for bodily injury or property damage:

1. Caused by the willful violation of a penal statute or ordinance relating to the sale of pharmaceuticals by or with the knowledge or consent of any insured;
2. Arising out of an insured's diagnostic, referral, or similar service, including performing blood tests, prescribing or administering any drugs or vaccinations and managing drug therapy, as required or permitted under any applicable statutes; or
3. Arising out of any goods or products prescribed by any insured as permitted by any applicable statute.

Depending on the scope of your operations, these new exclusions could result in a restriction of coverage.

L. Exclusion, Professional Veterinarian Services, form SS 50 39 10 03

This form will be attached to your policy if you do not purchase the Veterinarian's And Veterinary Clinic Professional Liability Coverage, form SS 04 36. Though professional services are already excluded in Exclusion j. of the Business Liability Coverage Form (SS 00 08), this form provides additional, specific details regarding what is meant by professional services when performed on animals. Under some circumstances, this new exclusion may restrict coverage.

Umbrella Liability Provisions, SX 80 02 04 05 (in Virginia, SX 80 03 04 05)

Unless otherwise described below as editorial changes or broadening of coverage, the changes noted in the Umbrella Liability Provisions are the same as in the Business Liability Coverage Form, and result in actual or potential restrictions of coverage.

A. Revisions in INSURING AGREEMENTS (A., Umbrella Liability Insurance, of SECTION I - COVERAGES)

The Insuring Agreement has been revised to state that the insurance provided by the Umbrella Liability Provisions will not respond to cover injury or damage that is known by the insured prior to the policy period. It has never been our intent to provide coverage under such circumstances, so these changes represent neither a broadening nor restriction in coverage from the original intent. However, due to reasonings in some court cases, these revisions may result in a restriction in coverage in some jurisdictions. The revisions may result in the shifting of coverage, under certain circumstances, between an insured's current policy and past or future policies.

B. Revisions in B., Exclusions (SECTION I - COVERAGES)

1. A War Exclusion has been added.
2. Exclusions for **Employee Retirement Income Security Act** and **Asbestos** have been added. Previously, there were mandatory Employee Retirement Income Security Act and Asbestos exclusions provided under separate forms; they are now built into the policy provisions.
3. Exclusions for **Racing And Stunting Activities, Electronic Data, and Violation Of Statutes That Govern E-Mails, Fax, Phone Calls Or Other Methods Of Sending Material Or Information** have been added. The Racing And Stunting Activities Exclusion eliminates coverage for injury or damage arising out of autos or mobile equipment while being used or prepared for any racing, speed, or demolition contest or stunting activity.
4. The umbrella is not intended to extend coverage over Underlying Insurance if the coverage provided by the Underlying Insurance is at limits that are less than the policy limits of the primary insurance. This limitation has been restated as an exclusion entitled **Limited Underlying Coverage**.

C. Revisions in SECTION III – WHO IS AN INSURED

1. Volunteer Workers have been added as insureds. This is a broadening of coverage.
2. A limitation was added specifying that the contract or agreement that requires you to add a person or organization as an additional insured also requires you to provide limits of liability greater than the limits shown for the underlying insurance in order to activate coverage for the additional insured. In some circumstances, this could result in a restriction of coverage.
3. The provision relating to Newly Acquired Or Formed Organizations has been revised to change the ownership standard required for automatic insured status from majority financial ownership to a majority ownership of the voting stock. This aligns with a similar provision in the Business Liability Coverage Form.
4. A closing paragraph has been added to call attention to the fact that the Additional Insured grants of coverage extended are no broader than the primary coverage.

D. Revisions in SECTION VI – CONDITIONS

1. **The Duties In The Event Of Occurrence, Claim Or Suit** Condition was revised to reflect the addition of duties for Additional Insureds. This clause was revised to clearly show that a failure by the additional insured to provide the required notice does not affect coverage available to you.

2. The **Appeals** Condition was revised to emphasize our intent that when a judgment is rendered in excess of the underlying insurance and we offer to pay our full share and you or your underlying insurer elect to appeal, the cost of the appeal, including interest on the original judgment and any additional judgment that may arise will be borne by you or your underlying insurer. This was previously located in the **Investigation, Defense, Settlement** section of the Umbrella Liability Provisions.

E. Revisions in SECTION VII – DEFINITIONS

1. The definition of **Damages** has been revised to restate what is meant by damages. There is no change in coverage intent.
2. The added or amended definitions of **Asbestos Hazard, Bodily Injury, and Electronic Data** in the Business Liability Coverage Form also apply to the Umbrella Liability Provisions.

Changes To Endorsements That Modify The Umbrella Liability Provisions

All of the new or revised forms listed below, if attached to the renewal of your Umbrella Liability provisions, contain changes in coverage as described below:

A. Exclusion – Engineers, Architects Or Surveyors Professional Liability, form SX 21 13 04 05

In this form revision, the professional exclusion has been extended to apply to any engineering, architectural, or surveying firm performing work on your behalf. In some situations, this is a restriction of coverage.

B. Exclusion – Insurance And Related Operations, form SX 21 16 04 05

1. We have changed the lead-in language to Paragraph **d.** to restate our intent to exclude any professional services, not just those listed in the subparagraphs that follow. Due to reasonings in some court cases, this revision may result in a restriction in coverage in some jurisdictions.
2. We have made editorial changes to more specifically list some of the types of professional services that are performed by insureds in insurance-related businesses.

C. Exclusion – Sexual Abuse Or Molestation, form SX 21 59 04 05

While there are several changes in the form designed to illustrate the types of conduct that are excluded, the major changes are:

1. The exclusion no longer applies only to the sexual abuse or molestation of a minor; it applies to any person; and
2. The form states that there is no coverage for any injury or damage arising out of: the employment of, investigation of, supervision of, the reporting to authorities of (or failure to do so), the retention of, or the failure to protect others from the conduct of, any person whose conduct would be subject to the sexual abuse or molestation exclusion.

This is a restriction of coverage.

D. Exclusion – Volunteer Workers As Insureds, form SX 21 98 04 05

New language has been added to the **Aircraft** and **Watercraft** Exclusions to indicate that liability arising out of the ownership, maintenance or entrustment to others of any aircraft or watercraft operated by volunteer workers of the insured is excluded.

This revision may result in a reduction of coverage if you have volunteer workers who operate aircraft or watercraft not owned by, or rented or loaned to any insured.

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