

PRIOR ACTS EXCLUSION

This Endorsement changes the policy. Please read it carefully.

It is agreed that this Policy shall not apply to a **Claim Based Upon Wrongful Acts** actually or allegedly committed prior to the effective date of this Policy (or of the initial policy issued by the Insurer if this Policy forms part of a continuous series of renewals).

All terms of this policy shall remain unchanged except as otherwise provided in this Endorsement.