

EMPLOYEE CROSS-OVER ENDORSEMENT

This Endorsement Changes The Bond. Please Read it Carefully.

Certain words and phrases that appear in bold have special meaning as defined in the Intact form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

In consideration of the payment of the premium, it is hereby understood and agreed that notwithstanding anything contained in the attached "**Bond**", the following is added to Definitions entitled "**Employee**":

An "**employee**" of one named "**Insured**" shall be considered to be an "**employee**" of any other named "**Insured**" provided that person is compensated by salary, wages and/or commissions by one or more of the named "**Insureds**".

However, this Endorsement shall not increase in any way the Limit of Liability applicable to any **Insuring Agreement** or to the coverage, Conditions and Limitations contained in the "**Bond**".

All other terms and conditions of this Policy remain unchanged.