EXTENDED DEFINITION OF EMPLOYEE TO INCLUDE ANY CONSULTANT

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 the term "Employee" as defined in Section 1. DEFINITIONS of the "Bond" shall be deemed to include any consultant whose engagement is confirmed by written contract to provide such services as would come within the scope of the usual duties of an "Employee" in the ordinary course of the "Insured's" business, and whom the "Insured" compensates by salary, wages, commissions or fees and has the right to govern and direct in the performance of such services, while performing such services for the "Insured" during the "Bond".

The term, "consultant" shall be deemed to include the partners, officers and employees of such consultant and all such persons shall collectively be deemed to be one person for the purposes of this Endorsement.

All other terms and conditions of this Policy remain unchanged.