

MASTER POLICY ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Certain words and phrases in bold font have special meaning as defined below or in the 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.

This Endorsement applies to all Coverage Forms forming part of this Policy unless otherwise stated.

This is a master policy administered by the Broker named on the Declaration Page(s).

Individual coverage, insured location(s), policy periods and other items that apply for each Insured are as shown on the Certificate of Insurance provided to that individual Insured by the Broker (named on the Declarations Page(s)), and not as shown on the Declaration Page(s). The limits of insurance and the deductibles provided under this Policy apply separately to each individual or entity insured. Only those individuals or entities to whom a Certificate of Insurance has been separately issued are afforded coverage under this Policy.

Reporting and Premium Adjustment Agreement

If Reporting and Premium Adjustment Agreement is shown on the Declaration Page(s):

1. The Broker agrees to make reports to the Insurer, in writing, within fifteen (15) days after the end of each agreed upon reporting period; and
2. The reports, or bordereaux, supplied to the Insurer must include the following information as of the last business day of the reporting period for each individual Insured:
 - Assigned Certificate Number;
 - Name of Certificate Holder/ Insured;
 - Transaction Type (new/renewal/endorsement/cancellation);
 - Transaction Effective Date;
 - Transaction Premium (annual/additional/return);
 - Details of each added, amended, or discontinued coverage.

All other terms and conditions of this Policy remain unchanged.