



AUDIT EXCLUSION

Endorsement No.:
Policy No.:

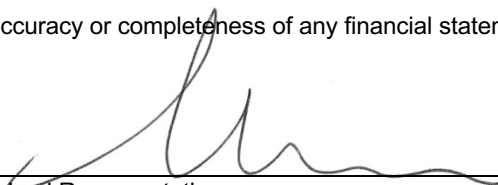
Effective Date Of Endorsement:

Issued To:

In consideration of the premium charged, it is hereby understood and agreed that this Policy does not apply to, and no coverage will be available under this Policy for that portion of **Loss** on account of any **Claim** that is based upon, arising out of, or attributable to:

- (i) any audits performed by or under the direction of the **Insured**, for the purpose of the preparation of any financial statement; or
- (ii) any opinions, express, verbal or written, regarding the accuracy or completeness of any financial statement.

All other terms and conditions remain unchanged.



Authorized Representative



NON-ACCUMULATION OF LIMITS

Endorsement No.:
Policy No.:

Effective Date Of Endorsement:

Issued To:

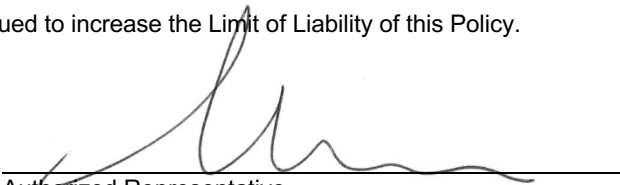
In consideration of the premium charged, it is hereby understood and agreed that with respect to any **Claim** under this Policy for which coverage is provided by one or more other policies issued by the **Insurer** (or would be provided but for the application of the retention amount, exhaustion of the limit of liability or failure to submit a notice of a **Claim**), the Limit of Liability provided by virtue of this Policy shall be reduced by the limit of liability provided by said other policy issued by the **Insurer**.

Notwithstanding the above, in the event such other policy contains a provision which is similar in intent to the foregoing paragraph, then the foregoing paragraph will not apply, but instead:

- (i) the **Insurer** shall not be liable under this Policy for a greater proportion of the **Loss** than the applicable Limit of Liability under this Policy bears to the total limit of liability of all such policies; and
- (ii) the maximum amount payable under all such policies shall not exceed the limit of liability of the policy which has the highest available limit of liability.

Nothing contained in this endorsement shall be construed to increase the Limit of Liability of this Policy.

All other terms and conditions remain unchanged.



Authorized Representative



PERSONAL COUNSELLOR ENDORSEMENT

Endorsement No.:
Policy No.:

Effective Date Of Endorsement:

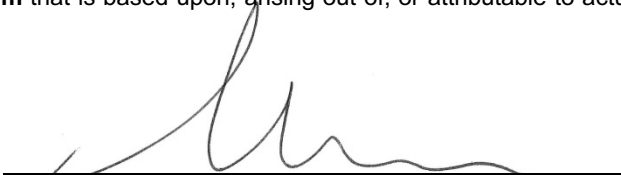
Issued To:

In consideration of the premium charged, it is hereby understood and agreed that the following replaces paragraph (5) of Section IV of this Policy:

(5) based upon, arising out of or, attributable to **Bodily Injury** or **Property Damage**. However, this exclusion does not apply to any **Claim** for emotional distress or mental anguish that is a direct result of any **Wrongful Act** arising out of the **Insured's Professional Services**.

It is further understood and agreed that this Policy does not apply to, and no coverage will be available under this Policy for that portion of **Loss** on account of any **Claim** that is based upon, arising out of, or attributable to actual or alleged sexual abuse.

All other terms and conditions remain unchanged.



Authorized Representative



PLACEMENT AGENCY ENDORSEMENT

Endorsement No.:
Policy No.:

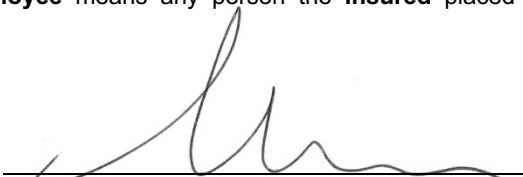
Effective Date Of Endorsement:

Issued To:

In consideration of the premium charged, it is hereby understood and agreed that this Policy does not apply to, and no coverage will be available under this Policy for that portion of **Loss** on account of any **Claim** that is based upon, arising out of, or attributable to any negligent act, error or omission committed, or alleged to have been committed, by a **Staffed Employee** while performing services on behalf of or at the direction of the person or entity where the **Insured** placed or loaned such **Staffed Employee**.

As used in this endorsement, the term **Staff Employee** means any person the **Insured** placed or loaned for employment with another person or entity.

All other terms and conditions remain unchanged.



Authorized Representative



PRINTERS ENDORSEMENT

Endorsement No.:
Policy No.:

Effective Date Of Endorsement:

Issued To:

In consideration of the premium charged, it is hereby understood and agreed that this Policy does not apply to, and no coverage will be available under this Policy for that portion of **Loss** on account of any **Claim** that is based upon, arising out of, or attributable to:

- (i) any estimate of time for delivery of **Professional Services**;
- (ii) any actual or alleged infringement or violation of any intellectual property rights or laws, including, but not limited to, copyright, patent, trade secret, trademark and/or misappropriation of ideas;
- (iii) costs incurred in reproducing materials;
- (iv) the printing of lottery tickets or other games of chance; or
- (v) restraint of trade or any other violation of antitrust laws.

All other terms and conditions remain unchanged.



Authorized Representative



GRAPHIC DESIGNERS ENDORSEMENT

Endorsement No.:
Policy No.:

Effective Date Of Endorsement:

Issued To:

In consideration of the premium charged, it is hereby understood and agreed that this Policy does not apply to, and no coverage will be available under this Policy for that portion of **Loss** on account of any **Claim** that is based upon, arising out of, or attributable to:

- (i) any intentional unauthorized access to, unauthorized use of, tampering with, or introduction of **Malicious Code** into, data or systems, including, but not limited to, any computer software, operating system or network, electronic mail or voice mail system, by any **Insured** or person who would qualify as an **Insured** but for their acts being outside the scope of their duties as **Insured Persons**. However, this exclusion does not apply to any **Insured** who was neither the author of, nor an accomplice to, the foregoing conduct;
- (ii) any actual or alleged unauthorized collection, use or dissemination of internet user information through web cookies or other online profiling processes by or on behalf of the **Insured**;
- (iii) the transmission or dissemination of unsolicited commercial electronic mail or facsimiles, or the maintenance of a chat room, bulletin board, or other forum;
- (iv) any actual or alleged infringement, or contributing to the infringement, of a patent;
- (v) any estimate of time for delivery of **Professional Services**;
- (vi) costs incurred in reproducing materials;
- (vii) the printing of lottery tickets or other games of chance; or
- (viii) restraint of trade or any other violation of antitrust laws.

It is further understood and agreed that the following definitions are inserted in Section II of this Policy:

Corporation's Operating System means a computer and its hardware, software, network, application, terminal device, data storage devices, input and output device and back up facility by which **Electronic Data** is electronically collected, stored, transmitted and processed, that are operated and owned by, or licensed to, the **Corporation** or operated on behalf of the **Corporation** by a third party pursuant to a written contract.

Electronic Data means any data, including **Personally Identifiable Information** and confidential and proprietary marketing, financial and other information that exists on the **Corporation's Operating System**. **Electronic Data** does not include any funds, currency, securities or other financial, debt, credit, bond or equity instruments including bitcoin or any such similar digital currency.

Identity Fraud means the actual deceptive use of the **Personally Identifiable Information** of a natural person (living or dead) in connection with the perpetration of a fraud including, but not limited to, impersonating another and the creation of fraudulent credit accounts.

Malicious Code means any unauthorized computer virus, contaminant, worm, trojan horse, logic bomb or other similar application, program, software, code or script that successfully corrupts, damages, destroys, deletes or impairs the **Corporation's Operating System**.

Personal Health Information means medical or health care information concerning an individual including "personal health information" as defined in the Personal Information Protection and Electronic Documents Act, S.C. 2000, c.5 ("PIPEDA"), the Ontario Personal Health Information Protection Act, 2004, S.O. 2004, c.3, or similar federal, provincial, territorial, or foreign law.

Personally Identifiable Information means any piece of information which is not lawfully available to the general public and can potentially be used to uniquely identify an individual, including but not limited to information that could be used to facilitate **Identity Fraud**. This information may include, but is not limited to the following:

- (i) **Personal Health Information**;
- (ii) "personal information" as defined in PIPEDA;
- (ii) identification and contact information;

- (iii) government issued identification numbers, including social insurance, social security, driver's licence, or other federal, provincial, territorial or foreign identification number; or
- (iv) financial information, including credit, debit or other financial account numbers, their related security and access codes, passwords or pin numbers that provide access to the natural person's financial account information.

All other terms and conditions remain unchanged.



Authorized Representative