

Policy Number:	Endorsement Number:
Named Insured:	Endorsement Effective:
Date Issued:	Premium Adjustment:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INDIVIDUAL LAWYER PRIOR ACTS COVERAGE ENDORSEMENT

This endorsement modifies insurance under the following:

LAWYERS PROFESSIONAL LIABILITY

I. COVERAGE – INDIVIDUAL LAWYER PRIOR ACTS PROFESSIONAL LIABILITY COVERAGE

The following provision is added to **Insuring Agreement I. Coverage—Professional Liability** of the policy:

The Underwriters will pay on behalf of the INDIVIDUAL LAWYER all sums in excess of the deductible that the INDIVIDUAL LAWYER becomes legally obligated to pay as DAMAGES as a result of any CLAIM first made against the INDIVIDUAL LAWYER during the POLICY PERIOD, and reported to the Underwriters in writing during the POLICY PERIOD, or within 60 days thereafter, by reason of any act, error, omission or PERSONAL INJURY arising out of Professional Services rendered or that should have been rendered by the INDIVIDUAL LAWYER only, and not any other person or entity, and arising out of the conduct of the INDIVIDUAL LAWYER's profession as a Lawyer or Notary Public, provided always that the act, error, omission or PERSONAL INJURY occurs:

- A. during the POLICY PERIOD; or
- B. on or after the INDIVIDUAL LAWYER RETROACTIVE DATE, as defined below.

II. DEFINITIONS

INDIVIDUAL LAWYER, when used in this endorsement, means the following person only: **ATTORNEY NAME**.

INDIVIDUAL LAWYER RETROACTIVE DATE, when used in this endorsement is the following date, **DATE**, and means the date on or after which any act error, omission or PERSONAL INJURY must have occurred in order for any CLAIM arising there from to be covered under this INDIVIDUAL LAWYER PRIOR ACTS COVERAGE ENDORSEMENT. CLAIMS arising from any act, error, omission or PERSONAL INJURY prior to this date are not covered in this endorsement.

INSURED, whenever used in the policy, also includes the INDIVIDUAL LAWYER, but only for CLAIMS covered under this Individual Lawyer Prior Acts Coverage Endorsement.

III. EXCLUSIONS

Each exclusion of the policy applies to the Individual Lawyer Prior Acts Professional Liability Coverage. The following additional exclusions apply to this endorsement only.

The Individual Lawyer Prior Acts Professional Liability Coverage does not apply to any CLAIM:

- A. based on the act, error, omission, or PERSONAL INJURY of any person other than the INDIVIDUAL LAWYER.
- B. against the INDIVIDUAL LAWYER based on principles of vicarious liability or respondent superior or any liability based solely on the INDIVIDUAL LAWYER's status as a partner or member of a law firm, partnership, professional corporation, or entity other than the Named Insured

IV. LIMITS OF LIABILITY

The Insurance afforded by this endorsement with respect to INDIVIDUAL LAWYER PRIOR ACTS PROFESSIONAL LIABILITY COVERAGE is subject to the liability limits and provisions as set forth in this coverage form.

LIMITS OF LIABILITY

\$LIMIT EACH CLAIM
\$LIMIT AGGREGATE

All other terms and conditions of this policy remain unchanged.

This endorsement is a part of your policy and takes effect on the effective date of your policy, unless another effective date is shown below.

Countersigned by _____
Authorized Representative

SPECIMEN