



INSURED:
Policy:

Effective:

Endorsement Number:

**ERRORS AND OMISSIONS COVERAGE FORM
MORTGAGE BROKERS EXCLUSION ENDORSEMENT**

It is agreed that Section IV, EXCLUSIONS is amended to include the following:

- based on or arising out of mortgage banking services including, but not limited to the underwriting of loans, the retention of loans, the warehousing of loans, the servicing of loans, the solicitation of investors, the purchasing of loans or arrangement for the repurchasing of loans;
- based on or arising out of any guarantee of fund availability or guarantee of specified rate of return or locked in interest rate unless the guaranteed locked in rate was as provided by the institution that is providing the funds;
- based on or arising out of any willful or intentional non-compliance with the standards, codes, regulations or guidelines of the mortgage program of any federal or state regulatory agency or any statute or regulation;
- based on or arising out of bankruptcy, or the insolvency of a lender;
- based on or arising out of any transaction involving a loan funded in whole or in part by the "insured's" own funds;
- based on or arising out of any defective title or deed.

All other terms provisions of the Policy remain unchanged.

SPECIMEN



**REAL ESTATE AGENTS ERRORS
AND OMISSIONS LIABILITY POLICY**

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**ERRORS AND OMISSIONS COVERAGE FORM
ENVIRONMENTAL HAZARDS ENDORSEMENT**

In consideration of an additional premium, it is agreed that:

Notwithstanding anything to the contrary in Section IV, Exclusions E, F, the Pollution and Lead exclusions or in the Common Policy Conditions, Section M, paragraphs 1 and 2, the Asbestos and Nuclear exclusions respectively, it is agreed that this Policy provides coverage for "claims" based on or arising out of an "insured's" failure, in any way, to advise of the existence of "pollutants", "asbestos", lead or radon".

All other terms and conditions of the Policy remain unchanged.

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**REAL ESTATE PRACTICE POLICY
Fair Housing Endorsement**

It is agreed that Section II., LIMITS OF LIABILITY, paragraph D., Fair Housing "Claims Expenses" Only Limit of Liability, is deleted in its entirety and replaced with the following:

D. Fair Housing Limit of Liability

The Fair Housing Limit of Liability as set forth in the Declarations is a sublimit included within and not in addition to the each "claim" and the aggregate Limit of Liability and shall not be considered as separate to such limits of liability.

It is further agreed that Section IV., EXCLUSIONS, paragraph J., is deleted in its entirety and replaced with the following:

J. based on or arising out of discrimination, humiliation, harassment, or misconduct that includes but shall not be limited to "claims" based on an individual's race, creed, color, age, gender, national origin, religion, disability, marital status or sexual preference. However, a separate Fair Housing Limit of Liability as set forth in Section II, Limits of Liability and in the Declarations shall apply for all "damages" and "claim expenses" by reason of a civil lawsuit made during this "policy period" alleging violations of Title VIII of the Civil Rights act of 1968 or the Fair Housing Amendment Act of 1988 or any similar state or local law or ordinance.

All other provisions of the Policy remain unchanged.

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