

INSURED:

Policy:

Effective:

Endorsement Number:

**CONSTRUCTION/ DEVELOPMENT SUBLIMITS ENDORSEMENT**

In consideration of the additional premium paid, it is agreed that:

1. Section V., Exclusion K. is amended by the addition of the following new paragraph:

5. the actual or attempted sale of real property by an **Insured** which is developed or constructed by a business entity (other than a business entity named on the Declarations) owned by an **Insured**.

With respect to any **claim** where coverage is granted exclusively under item e. shown above, separate sublimits as set forth in paragraph 2. below shall apply.

2. Construction/ Development Limits of Liability: \$\_\_\_\_\_

3. The limits of liability set forth in paragraph 2. above are sublimits included within and not in addition to the limits of liability set forth in Item 3.A. of the Declarations.

All other provisions of the Policy remain unchanged.

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Countersigned by Authorized Representative



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**ERRORS AND OMISSIONS COVERAGE FORM  
DISCRIMINATION CLAIMS LIMITS OF LIABILITY ENDORSEMENT**

It is agreed that:

- A. Section III., LIMITS OF LIABILITY/DEDUCTIBLE, is amended by the addition of the following new paragraph:

Discrimination Limits of Liability - applicable to **damages**

The Discrimination Limits of Liability, as set forth in the Declarations, are applicable to **damages** with respect to each **Discrimination Claim** and to all **Discrimination Claims** made against an **Insured**. The Discrimination Limits of Liability are sublimits included within, and not in addition to the limits of liability set forth in item 3.A. of the Declarations.

- B. Section IV., DEFINITIONS is amended by the addition of the following new definition:

**Discrimination Claims** means **claims** 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.

- C. Section V., EXCLUSIONS, paragraph G. is deleted in its entirety.

All other terms and conditions remain unchanged.

Countersigned by Authorized Representative



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

In consideration of the additional premium paid, it is agreed that:

Notwithstanding anything to the contrary in Section V, Exclusions E., 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, radon or lead.**

All other terms and conditions of the Policy remain unchanged.

Specimen

Countersigned by Authorized Representative



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**ERRORS AND OMISSIONS COVERAGE FORM  
RESIDENTIAL OWNERSHIP ENDORSEMENT**

In consideration of the additional premium paid, it is agreed that:

1. Section V., Exclusion K., item 2. is deleted in its entirety and replaced with the following new paragraph:

the actual or attempted sale of **residential property** wholly or partially owned by an **Insured** or an **Insured's** spouse.

2. Section IV., DEFINITIONS, is amended by the addition of the following new definition:

**Residential property** means a single family residence or multi-family residences with 4 or fewer units.

All other provisions of the policy remain unchanged.

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Countersigned by Authorized Representative



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

It is agreed that Section V, 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 the **Insured's** failure to comply with the standards, codes, regulations or guidelines of the mortgage program of any federal or state regulatory agency;
- 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 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**