



DAMAGES AND CLAIM EXPENSES COVERAGE ENVIRONMENTAL ENDORSEMENT

In consideration of the additional premium paid to the Company, it is understood and agreed that Section VI., Exclusion P. Pollution/Mold/Fungi, is amended by the addition of the following new paragraph:

Notwithstanding anything to the contrary, the Company will pay **Damages** and **Claim Expenses** up to, but not exceeding, \$5,000 for each **Claim** alleging the **Insured's** failure to detect, disclose, report or assess the effects of or advise of the existence of pollutants, **Fungi**, or **Microbes**. The maximum amount payable pursuant to this Endorsement for **Damages** and **Claim Expenses** by reason of all **Claims** shall not exceed \$10,000.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



APPRAISAL ENDORSEMENT

In consideration of the additional premium paid to the Company for this Endorsement, it is understood and agreed that the following amendments are made to the policy:

1. Section VI. Exclusions, Item M.2. is deleted in its entirety.
2. Section VIII. Definitions, **Professional Services** is deleted and replaced with the following:

Professional Services means services performed by the **Policyholder** as a real estate broker or salesperson as defined in the Mississippi Real Estate License Law for which the **Policyholder** is required to have a real estate license. It also means services performed by the **Policyholder** as a licensed real estate appraiser.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CONFORMITY ENDORSEMENT

In consideration of the additional premium paid to the Company for this Endorsement, it is understood and agreed as follows:

The terms and conditions of coverage herein shall be altered to conform to the minimum requirements established for real estate errors and omissions insurance by the State(s) listed below which have mandatory errors and omissions requirements, provided that: (1) the **Policyholder** holds a current real estate license in the State(s) listed below; and (2) the negligent acts, errors or omissions arise out of the rendering of **Professional Services** in the State(s) listed below.

Applies to following State(s):

«EndField1»

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



ENDORSEMENT

The following spaces preceded by an asterisk(*) need not be completed if this endorsement and the policy have the same inception date.

ATTACHED TO AND FORMING PART OF POLICY NUMBER «EndField1»	*EFFECTIVE DATE OF ENDORSEMENT «EndField2»	ISSUED TO «EndField3»
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This Endorsement Changes The Policy. Please Read It Carefully.

LIMITED CLAIM EXPENSES COVERAGE REAL ESTATE REGULATORY COMPLAINTS ENDORSEMENT

In consideration of the additional premium paid to the Company, it is understood and agreed that Section IV., Supplementary Payments is amended by the addition of the following new paragraph:

The Company will pay a maximum of \$2,500 with respect to all **Claim Expenses** incurred in the handling of a complaint to a real estate regulatory board or commission as long as the complaint arises from an act, error or omission that would otherwise be covered by the policy. The Company, however, shall not pay any **Damages** arising from such complaints. The maximum amount payable during the **Individual Policy Period** for **Claim Expenses** pursuant to this Endorsement shall not exceed \$5,000 even if such complaint spans more than one **Individual Policy Period**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.