

PROFESSIONAL CAPACITY ENDORSEMENT

Professional Services Insured

Section I of the INSURING AGREEMENTS is hereby deleted and replaced with the following:

I. COVERAGE-PROFESSIONAL LIABILITY

The Insurers will pay, on behalf of the Insured, all sums which the Insured shall become legally obligated to pay as "damages" by reason of liability arising out of any negligent act, error or omission in rendering or failing to render professional services as a Public Relations Consultant, whether committed by the Insured, any person employed by the Insured or by others for whom the Insured is legally responsible.

For purposes of this Certificate, the term "Public Relations Consultant" shall mean the business solely of researching, surveying, monitoring and reviewing public opinions, trends and tendencies and advising clients as to results, strategies, marketing and other aspects of public dissemination of information, goods, products and/or services.

Additional Exclusions

The following exclusions are hereby added to the EXCLUSIONS section of the Certificate:

I. The Insuring Agreements and all other provisions of this Certificate shall not apply to claims or "costs, charges and expenses" for, arising out of, or alleging:

- (m) the Insured's agreement to and/or disbursement of funds in connection with any strategy or dissemination of any information, including, but not limited to, any claim for or based upon any breach of contract or failure to pay any sums or amounts due under such contract or agreement.
- (n) excessive or unwarranted fees or charges of any kind, type or description.
- (o) any actual or alleged misappropriation or unauthorized appropriation of ideas or concepts.
- (p) any actual or alleged infringement of copyright, patent, trademark, service mark or trade name, or any claims of unfair competition based upon actual or alleged infringement of a copyright, patent, trademark, service mark or trade name.
- (q) knowing publication or utterance of a libel or slander or other defamatory or disparaging material, or a knowing violation of an individual's right to privacy.
- (r) a claim based upon, arising from, relating to, directly or indirectly, resulting from, in consequence of or in any way involving wrongful act, errors or omissions in forecasting or projecting the redemption of coupons, premiums and other valuable consideration.

All other terms and conditions of the Certificate remain unchanged.

The effective date and hour of this endorsement is stated below and reference to hour shall be Standard Time at the address of the named insured as stated in the Certificate. This endorsement shall terminate with the Certificate.

This endorsement is subject to the declarations, conditions, and other terms of the Certificate which are not inconsistent herewith, and when countersigned by an authorized representative of the Insurers, forms a part of the Certificate described below.

Issued to

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|-----------------------------|-----------------------------|--------------------------------|----------------------|
| Certificate Number | Endorsement Number | Endorsement Effective | M |
| | | (HOUR) | (MONTH) (DAY) (YEAR) |

| | |
|--------------------------------|--|
| Certificate Effective | Professional Underwriters Agency, Inc. |
| (MONTH) (DAY) (YEAR) | |

| | |
|----------------------|---------------|
| Signed at | Correspondent |
| (MONTH) (DAY) (YEAR) | |

SPECIMEN