



Lloyd's Certificate

This Insurance is effected with certain Underwriters at Lloyd's, London.

This Certificate is issued in accordance with the limited authorization granted to the Correspondent by certain Underwriters at Lloyd's, London whose syndicate numbers and the proportions underwritten by them can be ascertained from the office of the said Correspondent (such Underwriters being hereinafter called "Underwriters") and in consideration of the premium specified herein, Underwriters hereby bind themselves severally and not jointly, each for his own part and not one for another, their Executors and Administrators.

The Assured is requested to read this Certificate, and if it is not correct, return it immediately to the Correspondent for appropriate alteration.

All inquiries regarding this Certificate should be addressed to the following Correspondent:

Acrisure Mid-Atlantic XS Program Insurance Agency, LLC
2750 Killarney Drive #202
Woodbridge, VA 22192-4124

CERTIFICATE PROVISIONS

- Signature Required.** This Certificate shall not be valid unless signed by the Correspondent on the attached Declaration Page.
- Correspondent Not Insurer.** The Correspondent is not an Insurer hereunder and neither is nor shall be liable for any loss or claim whatsoever. The Insurers hereunder are those Underwriters at Lloyd's, London whose syndicate numbers can be ascertained as hereinbefore set forth. As used in this Certificate "Underwriters" shall be deemed to include incorporated as well as unincorporated persons or entities that are Underwriters at Lloyd's, London.
- Cancellation.** If this Certificate provides for cancellation and this Certificate is cancelled after the inception date, earned premium must be paid for the time the insurance has been in force.
- Service of Suit.** It is agreed that in the event of the failure of Underwriters to pay any amount claimed to be due hereunder, Underwriters, at the request of the Assured, will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this Clause constitutes or should be understood to constitute a waiver of Underwriters' rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States. It is further agreed that service of process in such suit may be made upon the firm or person named in item 6 of the attached Declaration Page, and that in any suit instituted against any one of them upon this contract, Underwriters will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above-named are authorized and directed to accept service of process on behalf of Underwriters in any such suit and/or upon request of the Assured to give a written undertaking to the Assured that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, Underwriters hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Assured or any beneficiary hereunder arising out of this contract of insurance, and hereby designate the above-mentioned as the person to whom the said officer is authorized to mail such process or a true copy thereof.

- Assignment.** This Certificate shall not be assigned either in whole or in part without the written consent of the Correspondent endorsed hereon.
- Attached Conditions Incorporated.** This Certificate is made and accepted subject to all the provisions, conditions and warranties set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.
- Short Rate Cancellation.** If the attached provisions provide for cancellation, the table below will be used to calculate the short rate proportion of the premium when applicable under the terms of cancellation.

Short Rate Cancellation Table For Term of One Year.

Days Insurance in Force	Per Cent of one year Premium						
1	5%	66 - 69	29%	154 - 156	53%	256 - 260	77%
2	6	70 - 73	30	157 - 160	54	261 - 264	78
3 - 4	7	74 - 76	31	161 - 164	55	265 - 269	79
5 - 6	8	77 - 80	32	165 - 167	56	270 - 273 (9 mos)	80
7 - 8	9	81 - 83	33	168 - 171	57	274 - 278	81
9 - 10	10	84 - 87	34	172 - 175	58	279 - 282	82
11 - 12	11	88 - 91 (3 mos)	35	176 - 178	59	283 - 287	83
13 - 14	12	92 - 94	36	179 - 182 (6 mos)	60	288 - 291	84
15 - 16	13	95 - 98	37	183 - 187	61	292 - 296	85
17 - 18	14	99 - 102	38	188 - 191	62	297 - 301	86
19 - 20	15	103 - 105	39	192 - 196	63	302 - 305 (10 mos)	87
21 - 22	16	106 - 109	40	197 - 200	64	306 - 310	88
23 - 25	17	110 - 113	41	201 - 205	65	311 - 314	89
26 - 29	18	114 - 116	42	206 - 209	66	315 - 319	90
30 - 32 (1 mos)	19	117 - 120	43	210 - 214 (7 mos)	67	320 - 323	91
33 - 36	20	121 - 124 (4 mos)	44	215 - 218	68	324 - 328	92
37 - 40	21	125 - 127	45	219 - 223	69	329 - 332	93
41 - 43	22	128 - 131	46	224 - 228	70	333 - 337 (11 mos)	94
44 - 47	23	132 - 135	47	229 - 232	71	338 - 342	95
48 - 51	24	136 - 138	48	233 - 237	72	343 - 346	96
52 - 54	25	139 - 142	49	238 - 241	73	347 - 351	97
55 - 58	26	143 - 146	50	242 - 246 (8 mos)	74	352 - 355	98
59 - 62 (2 mos)	27	147 - 149	51	247 - 250	75	356 - 360	99
63 - 65	28	150 - 153 (5 mos)	52	251 - 255	76	361 - 365 (12 mos)	100

Rules applicable to insurance with terms less than or more than one year:

- If insurance has been in force for one year or less, apply the short rate table for annual insurance to the full annual premium determined as for insurance written for a term of one year.
- If insurance has been in force for more than one year:
 - Determine full annual premium as for insurance written for a term of one year.
 - Deduct such premium from the full insurance premium, and on the remainder calculate the pro rata earned premium on the basis of the ratio of the length of time beyond one year the insurance has been in force to the length of time beyond one year for which the policy was originally written.
 - Add premium produced in accordance with items (1) and (2) to obtain earned premium during full period insurance has been in force.

MASTER POLICY

CLAIMS MADE FORM / DEFENSE WITHIN LIMITS

**Unique Market Reference No. B1743ONEST2334170
Master Policy No. MPL2000-24A**

DECLARATIONS

- 1. MASTER POLICY ISSUED TO:** Professional Liability Program For Federal Government Employees
1445 Research Blvd, Suite 210
Rockville, MD 20850
- 2. POLICY PERIOD:** October 1, 2024 to October 1, 2025
- 3. LIMIT OF LIABILITY:** As per Individual Certificate of Insurance
- 4. MINIMUM & DEPOSIT PREMIUM:** \$1.00

- 5. EFFECTIVE DATE OF INDIVIDUAL INSURANCE:**

An Insured Member's coverage will begin on the date and time of acceptance by the Company.

- 6. CERTIFICATE OF INSURANCE:**

A Certificate of Insurance will be given to each Insured. The Certificate of Insurance sets forth an Insured Member's amount of coverage and policy period.

- 7. Endorsements Attached:**

Complaints Notice; Several Liability endorsement; War & Terrorism exclusion; Cancellation Clause endorsement; Service of Suit Clause endorsement; Nuclear Incident exclusion; Radioactive Contamination exclusion; Biological or Chemical Materials exclusion; Lloyd's Privacy Policy statement; Applicable Law endorsement; Communicable Disease exclusion, Sanction Limitation and Exclusion Clause; Retroactive Date endorsement; Mold exclusion; Asbestos exclusion; Administrative Expense Coverage endorsement; Increased Administrative Expense Endorsement

8. Surplus Lines Broker:

Acrisure Mid-Atlantic XS Program Insurance Agency, LLC
Laurie S. Coleman
2750 Killarney Drive, #202
Woodbridge, VA 22192

9. Insuring Companies:

100.00% Underwriters at Lloyd's, London

10. List of Lloyd's Syndicates:

10.00% DUW (#1729)
25.00% HAM (#4000)
25.00% AML (#2001)
40.00% WBC (#5886)

11. In the event of a Claim, Please Notify the Following:

Underwriters at Lloyd's London
c/o McCullough P.C.
Attn: Bart Rinn
205 North Michigan Avenue
Suite 2550
Chicago, Illinois 60601-6032
CIMAClaims@mcculloughpc.com

By Acceptance of this policy, the Insured agrees that the statements in this Evidence of insurance, the Application, and any attachments hereto are the Insured's agreements and representations and that this policy embodies all agreements existing between the Insured and the Company or any of its representatives relating to this insurance.

Countersigned: October 1, 2024 **By:** *Laurie S. Coleman*
Authorized Representative

UNDERWRITERS AT LLOYD'S, LONDON
(herein called the Company)

MASTER POLICY

CLAIMS MADE FORM / DEFENSE WITHIN LIMITS

The Company will pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages in suits defended either by the Department of Justice or the Company because of acts, errors or omissions of the Insured which constitute either common law, statutory or Constitutional torts, committed or arising during the period that the Insured is a member of the National Treasury Employees Union as follows:

Coverage A – Personal Injury
Coverage B – Bodily Injury
Coverage C – Property Damage

to which this certificate applies. In the event the Department of Justice declines to defend any suit, or fails to immediately defend any suit, the Company shall defend the suit against the Insured seeking money damages on account of such Personal Injury, Bodily Injury or Property Damage, even in any of the allegations of the suit are groundless, false, or fraudulent; and, may make such investigation of any claim or suit as it deems expedient. However, the Company shall not be obligated to pay any claim or judgement or to defend or continue to defend any suit or claim after the applicable limit of the Company's liability has been exhausted by payment of judgements, settlements or any costs associated therewith.

Should the Department of Justice refuse to provide the Insured with a defense, the Company shall select counsel to defend him in any action.

The Company retains the right to make settlement of any claims it deems appropriate to settle. However, the company will make no settlement of any claim without prior notice of such intent to the Insured. The Company will seek approval of such intent to settle from the Insured which approval may not be unreasonably withheld by the Insured.

In the event defense of the Insured in any claim or suit is granted by the Department of Justice or its designee, the Insured may nevertheless request, and the Company shall provide an attorney selected by the Company to monitor and oversee the defense being provided by the United States.

EXCLUSIONS

This certificate does not apply:

- (a) to any obligation for which the Insured or any carrier as his Insurer may be held liable under any workers' compensation, unemployment compensation, disability benefits law, or other similar law;
- (b) (1) to damages arising out of the willful violation of a penal statute or penal ordinance by the Insured that results in the Insured's criminal conviction or guilty plea;
(2) to damages arising out of acts of fraud committed by or at the direction of the Insured with affirmative dishonesty or actual intent to deceive or defraud;
- (c) to liability assumed by the Insured under any contract or agreement;
- (d) to Bodily Injury arising out of the ownership, operation, or use of any land motor vehicle designed for use principally on public highways, including any machinery or apparatus attached thereto, or any aircraft or watercraft;

- (e) to Property Damage to:
 - (1) Property owned or occupied by or rented to the United States Government or Insured,
 - (2) Property used by the Insured
 - (3) Property in the care, custody or control of the Insured or as to which the Insured is for any purpose exercising physical control (not applicable to property of persons in custody or property under lawful control);
- (f) to any liability for:
 - (1) All claims including but not limited to bodily injury, personal injury, mental anguish or property damage including loss of use, for past, present or future claims arising out of the presence, discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, oil or other petroleum substances or derivatives, waste materials or other irritants, contaminants, pollutants or any substance which are or may be injurious to public health or the environment (herein called "hazardous substances") into or upon land, the atmosphere or any water course or body of water; or
 - (2) The costs of clean up or removal of hazardous substances; or
 - (3) The cost of such actions as may be necessary to monitor, assess and evaluate the presence, discharge, dispersal, escape, release, or threat of same, of hazardous substances, or
 - (4) The cost of disposal of hazardous substances or the taking of such other action as may be necessary to temporarily or permanently prevent, minimize, or mitigate damage to the public health or welfare or to the environment, which may otherwise result; or
 - (5) Any loss, cost or expense arising out of any governmental direction or request that the insured test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants;
- (g) to any claim including but not limited to bodily injury, disease or sickness, including death at any time resulting therefrom mental anguish or property damage including loss of use, for past, present or future claims arising in whole or in part, either directly or indirectly, out of the manufacture, distribution, sale, resale, rebranding, installation, repair, removal, encapsulation, abatement, replacement or handling of, exposure to or testing for, asbestos or products containing asbestos whether or not the asbestos is or was at any time airborne as a fiber or particle, contained in a product, carried on clothing, inhaled, transmitted in any fashion or found in any form whatsoever.

It is further agreed that this certificate does not apply to any liability including expenses for:

- (1) The costs of clean up or removal of asbestos or products and materials containing asbestos; or
- (2) The cost of such actions as may be necessary to monitor, assess and release or threat of same, of asbestos or products and materials containing asbestos;
- (3) The cost of disposal of asbestos substances or the taking of such other action as may be necessary to temporarily or permanently prevent, minimize or mitigate damage to the public health or welfare or to the environment, which may otherwise result.
- (h) the calculation, comparison, sequencing or processing of data involving the date change prior, during and after the Year 2000, or any other date change including leap year calculations, by any computer system, hardware, program or software and/or any microchip, integrated circuit or similar device in any computer related equipment such as calculators, microcontrollers, personal digital assistants and like equipment, whether the property of the Insured or not; or
- (i) any change or modification involving the date change prior, during and after the Year 2000, or any other date

change including leap year calculations, to any such computer system, hardware, program or software and/or any microchip, integrated circuit or similar device in any computer equipment, such as calculators, microcontrollers, personal digital assistants and like equipment.

- (j) to damages arising out of any personal financial interest or investment portfolio;

DEFENSE, SETTLEMENT AND SUPPLEMENTARY PAYMENTS

The Company will pay subject to and not in addition to the applicable limits of liability:

- A. all expenses incurred by the Company, all costs taxed against the Insured in any suit defended by the Company and all interest on the entire amount of any judgement, therein which accrues after entry of the judgement and before the Company has paid or tendered or deposited in court that part of the judgement which does not exceed the limit of the Company's liability thereon;
- B. premiums on appeal bonds including supersedeas bonds required in any such suit, premiums on bonds to release attachments in any such suit for any amount not in excess of the applicable limit of liability of this policy, but the Company shall have no obligation to apply for or furnish any such bonds;
- C. reasonable expenses incurred by the Insured at the Company's request, including, but not limited to, actual loss of wages (but not loss of other income) not to exceed \$50 per day because of his attendance at hearings, depositions or trials at such request;
- D. reasonable expenses incurred by the Insured for first aid to others at the time of an accident, for Bodily Injury to which this policy applies.

The Company shall not be obligated to pay any claim or judgement nor to defend any suit or claim after the applicable limit of the company's liability has been exhausted by payment of judgements or settlements and costs associated therewith.

DEFINITIONS

“Personal Injury” means injury resulting from any claim arising out of violation of property rights or deprivation of any rights, privileges, or immunities secured by the common law, statutory law, state constitutions, the Constitution or the laws of the United States of America for which the member of the National Treasury Employees Union acting in the performance of their official duties may be held liable to the party injured in any action at law, suit in equity, or other proper proceeding for redress. However, no act shall be deemed to be, or result in, Personal Injury unless committed in the performance of the official Federal duties of the Insured.

“Bodily Injury” means bodily injury, sickness, disease, or death resulting therefrom sustained by any person or persons caused by an act, error or omission of the Insured while acting in the performance of the official Federal duties of the Insured.

“Property Damage” means damage to or destruction of property including loss of use thereof sustained by any person or persons caused by an act, error or omission of the Insured while acting in the performance of the official Federal duties of the Insured.

“Damages” includes damages for death and for care and loss of services resulting from bodily injury, personal injury or property damage to which this policy applies, and all redress for damages available under the laws of the State where the Act or Incident occurred.

“Incident” includes the initial act or acts by the Insured in the performance of the official Federal duties of the Insured attributable to a specific alleged violation of the common law, statutory or Constitution law, and any subsequent acts which directly relate to or arise out of the original violation.

“Named Insured” means Professional Liability Program for Federal Government Employees.

“Insured” means any current or former member of the National Treasury Employees Union, who holds a valid certificate of insurance issued by the Company.

TERRITORY

This Master Policy applies only to acts committed or alleged to have been committed within the legal jurisdiction of the Insured’s employment with an agency of the Federal Government; or anywhere in the world while the Insured is acting within the scope of his employment.

CERTIFICATE PERIOD

This policy applies to CLAIMS FIRST MADE AGAINST THE INSURED AND REPORTED TO THE COMPANY DURING THE CERTIFICATE PERIOD arising from the performance of official Federal duties alleged to have been rendered:

- (a) During the certificate period, or;
- (b) Prior to the effective date of this insurance provided that:
 - (1) The insured had no knowledge of any claim or suit, or any act, error or omission which might reasonably be expected to result in a claim or suit as of the date of signing the application for this insurance;
 - (2) There are no other certificates or policies pursuant to which the Insured is afforded any coverage for such claim or suit..

DISCOVERY PERIODS

If this Master Policy is cancelled by either party, or for any reason not renewed other than for non-payment of the premium by the Insured, then the insurance provided by this policy is extended to apply to claims made against the Insured during the 36 calendar months following immediately upon such expiration or termination, but only for acts committed or alleged to have been committed prior to such expiration or termination, and provided that there are no other certificates or policies pursuant to which the Insured is afforded any coverage for such claim or suit.

CONDITIONS

A. LIMITS OF LIABILITY

Regardless of the number of (1) Insureds under this Master Policy (2) persons or organizations who sustain damages payable under this Master Policy; or (3) claims made or suits brought on account of insurance afforded by the Master Policy, the Company’s liability is limited as follows:

- (1) The limit of liability stated in the Certificate as applicable to “each claim” is the limit of the Company’s liability for all damages under Coverages A, B and C sustained by any one person as the result of any one incident, the total limit for all damages under Coverage A, B and C sustained by two or more persons as the result of any one incident shall not exceed the limit of liability stated in the Declarations as applicable to “each claim.”
- (2) The limit of liability stated in the Certificate as “aggregate” is the limit of the Company’s liability during the certificate period for all damages under Coverages A, B and C or all combined.

B. INSURED’S DUTIES IN THE EVENT OF OCCURRENCE, CLAIM OR SUIT

- (1) Upon receipt of legal process or written notice of an action likely to give rise to a claim hereunder, written notice containing particulars sufficient to identify the insured and also

reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses shall be given by or for the Insured to the company or any of its authorized agents immediately.

(2) Upon receipt of legal process or other written notice of an action likely to give rise to a claim hereunder, the Insured shall cooperate with the Company to the full extent of Federal law and regulation and upon the Company's request assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization except against the Insured States or any of its agencies who may be liability to the Insured because of claims with respect to which insurance is afforded under this certificate; and the Insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

C. ACTION AGAINST THE COMPANY

No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of the Master Policy nor until the amount of the Insured's obligation to pay shall have been finally determined either by judgement against the Insured after actual trial or by written agreement of the Insured, the claimant and the Company. Nothing in this provision shall bar the Named Insured or Insured from seeking to enforce its rights under the Master Policy in the absence of a judgement. Any person or organization or the legal representative thereof who has secured such judgement or written agreement shall thereafter be entitled to recover under this Master Policy to the extent of the insurance afforded by this Master Policy. No person or organization shall have any right under this Master Policy to join the Company as a party to any action against the Insured to determine the Insured's liability, nor shall the company be impleaded by the insured or his legal representative. Bankruptcy or insolvency of the Insured or of the Insured's estate shall not relieve the Company of any of its obligations hereunder.

D. OTHER INSURANCE

The insurance under this Master Policy shall be excess insurance over any other valid and collectible insurance or other legal rights of recovery available to the insured, either as an Insured under another policy or otherwise.

E. SUBROGATION

In the event of any payment under this Master Policy, the Company shall be subrogated to all the Insured's rights of recovery therefor against any third party or organization other than the United States of America or any of its agencies, and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to the full extent of Federal law and regulations to secure such rights. The Insured shall do nothing after loss to prejudice such rights. In the event this Master Policy responds for defense an/or money damages on behalf of an Insured and, thereafter, the Insured collects damages, costs and attorney's fees from any third party, the Company shall be entitled to any and all such damages, costs and attorney's fees so collected, up to the limit if its actual payment under this Master Policy.

F. CHANGES

Notice to any agent, or knowledge possessed by any agent or by any other person shall not effect a waiver or change in part of this Master Policy or stop the Company from asserting any right under the terms of this Master Policy; not shall the terms of this Master Policy be waived or changed, except by endorsement issues to form a part of this Master Policy signed by a duly authorized agent of the Company and accepted by the Insured.

G. CANCELLATION

This coverage may be cancelled by the Named Insured by surrender of this Master Policy to the Company or any of its authorized agents or by mailing to the Company written notice stating when thereafter the

cancellation shall be effective. This coverage may be cancelled by the Company by mailing to the Named Insured at the address shown in the Declarations written notice stating when not less than sixty (60) days thereafter such cancellation shall be effective, provided, that if such cancellation is for nonpayment of premium, cancellation may be upon ten (10) days notice. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date of cancellation stated in the notice shall become the end of the master policy period. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing.

H. NON ASSIGNABLE

The interest of the Insured under this Master Policy shall not be assignable.

I. TERMS OF CERTIFICATE STATUTE

Terms of this certificate which are in conflict with Federal law and regulations and/or the law and regulations of the state wherein this certificate is issued are hereby amended to conform to such statutes.

J. SERVICE OF SUIT

It is agreed that in the event of the failure of the Company hereon to pay any amount claimed to be due hereunder, the Company, at the request of the Insured will submit to the jurisdiction of any court of competent jurisdiction within the United States of America or Canada and will comply with all requirements necessary to give such Court jurisdiction and all matters arising hereunder shall be determined in accordance with the law and practice of such Court.

It is further agreed that service or process in such suit may be made upon Mendes & Mount, 750 7th Avenue, New York, New York, 10019-6829 or their designee, and that in any suit instituted against any one of them upon this contract, the Company will abide by the final decision of such Court or of any Appellate court in the event of an appeal.

The above named is authorized and directed to accept service of process on behalf of the Company in any such suit and/or upon the request of the Insured to give a written undertaking to the Insured that it or they will enter a general appearance upon the Company's behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States of America or province of Canada, which makes provision therefor, the Company hereby designates the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as its true and lawful attorney upon whom may be served any lawful process in any action suit or proceeding instituted by or on behalf of the Insured or any beneficiary hereunder arising out of this contract of Insurance and the Company hereby designates the above-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

K. PREMIUM

All premiums for Certificates issued under this Master Policy shall be computed in accordance with the Company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

L. DECLARATIONS

By acceptance of the Certificate, the Insured agrees that the statements in the Application are his agreements and representations, that the Certificate is issued in reliance upon the truth of such representations and that the Certificate and Master Policy embodies all agreements existing between himself and the Company or any of its agents relating to this insurance.

In Witness Whereof, the Company has caused this Master Policy to be executed and attested and countersigned by a duly authorized representative of the Company.

ADMINISTRATIVE EXPENSE COVERAGE

In consideration of the annualized premium, it is agreed the insurance provided is extended to apply as follows:

The Company shall select counsel and pay the costs of defense and any monetary penalties subject to the limit of liability set forth below arising out of any Disciplinary Proceedings or Judicial Sanctions instituted against the Insured from any act, error or omission in professional services rendered or which should have been rendered in the Insured's professional capacity committed or arising during the period that the Insured is a member of the National Treasury Employees Union.

The Insurance provided applies to Disciplinary Proceedings or Judicial Sanctions first instituted against the Insured and reported to the Company, as of the effective date of the Insured's Certificate and prior to its expiration, arising from the performance of official Federal duties alleged to have been rendered:

- (a) As of the effective date of the Insured's Certificate, or;
- (b) Prior to the effective date, provided that:
 - 1) The insured had no knowledge of any potential Disciplinary Proceeding or Judicial Sanctions being contemplated or of any investigations into the Insured's alleged misconduct, which might reasonably, be expect to result in a Disciplinary Proceeding or Judicial Sanction, as of the date of signing the application for this insurance.

It is further agreed the limit of liability afforded by this insurance is the limit of all costs of defense or monetary penalties insured by this insurance and shall apply in addition to the limit of liability stated in the Certificate as "aggregate."

LIMIT OF LIABILITY:

\$100,000 Any one "Disciplinary Proceeding" or "Judicial Sanction"

\$100,000 Annual Aggregate per Certificate Holder

Regardless of the number of "Disciplinary Proceedings" or "Judicial Sanctions" instituted against the Insured, the liability of the Company hereunder shall not exceed in the aggregate the Limit of Liability stated above.

It is further agreed the following definitions shall apply as respects this insurance.

"Disciplinary Proceedings" means any proceedings, including investigations, before any entity, or entities, established by constitutional provision, statute, regulation, or court rules to investigate, review or impose sanctions for charges of misconduct.

"Judicial Sanctions" means any monetary penalty imposed by any adjudicatory body as a result of any act or error or omission in professional services.

Monetary penalties do not include any loss of benefits or loss of wages as a result of any adverse decision in a disciplinary or criminal proceeding.

SUBROGATION

In the event of any defense related or monetary penalty payment under this insurance, the Company shall be subrogated to all insured's rights of recovery therefor against any third party or organization other than the United States of America or any of its agencies, and the insured shall execute and deliver instruments and papers and do whatever else is necessary to the full extent of Federal, State or Local law and regulations to secure such rights. The Insured shall do nothing to prejudice such rights. In the event this Insurance response for defense on behalf of an insured and, thereafter, the insured collects costs of defense or monetary penalties from any third party including the United States of America or any of its agencies, the Company shall

be entitled to any and all such costs of defense or monetary penalties so collected, up to the limit or its actual payment under this Insurance.

By: Laurie S. Coleney
Authorized Representative

COMPLAINTS NOTICE

If you wish to make a complaint, you can do so anytime by referring the matter to:

Acrisure Mid-Atlantic XS Program Insurance Agency LLC
2750 Killarney Drive #202
Woodbridge, VA 22192

Phone: 703-739-2470
Email: icoleman@acrisure.com

In the event you remain dissatisfied with the way in which your complaint has been handled you may refer the matter to:

Lloyd's Complaints Department
c/o Lloyd's America, Inc.
280 Park Ave
East Tower, 25th Floor
New York, NY 10017

Phone: 1-844-849-7828
Email: complaints@lloyds.com

LMA9136 (amended)
08 December 2016
(ONEG2021)

Endorsement #1

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

RETROACTIVE DATE ENDORSEMENT

Additional Exclusion

(k) arising out of any negligent act, error or omission committed or alleged to have been committed prior to the Retroactive Date shown below:

As Per Individual Certificate of Insurance

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED

Dated: October 1, 2024



Authorized Signature

15/09/10
LMA3100

Endorsement #2

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

SEVERAL LIABILITY CLAUSE

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

All other terms and conditions of the policy remain unchanged.

Dated: October 1, 2024February 13, 2025

Lauri S. Coleney
Authorized Signature

LMA5096 (Combined Certificate) 07/03/08

Endorsement #3

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

WAR AND TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
2. any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 1 and/or 2 above.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

All other terms and conditions of the policy remain unchanged.

Dated: **October 1, 2024**



Authorized Signature

NMA2918

Endorsement #4

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

CANCELLATION CLAUSE

NOTWITHSTANDING anything contained in this Insurance to the contrary this Insurance may be cancelled by the Assured at any time by written notice or by surrendering of this Contract of Insurance. This Insurance may also be cancelled by or on behalf of the Underwriters by delivering to the Assured or by mailing to the Assured, by registered, certified or other first class mail, at the Assured's address as shown in this Insurance, written notice stating when, not less than 10 days thereafter, the cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice and this Insurance shall terminate at the date and hour specified in such notice.

If this Insurance shall be cancelled by the Assured the Underwriters shall retain the customary short rate proportion of the premium hereon, except that if this Insurance is on an adjustable basis the Underwriters shall receive the Earned Premium hereon or the customary short rate proportion of any Minimum Premium stipulated herein whichever is the greater.

If this Insurance shall be cancelled by or on behalf of the Underwriters the Underwriters shall retain the pro rata proportion of the premium hereon, except that if this Insurance is on an adjustable basis the Underwriters shall receive the Earned Premium hereon or the pro rata proportion of any Minimum Premium stipulated herein whichever is the greater.

Payment or tender of any Unearned Premium by the Underwriters shall not be a condition precedent to the effectiveness of Cancellation but such payment shall be made as soon as practicable.

If the period of limitation relating to the giving of notice is prohibited or made void by any law controlling the construction thereof, such period shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.

All other terms and conditions of the policy remain unchanged.

Dated: October 1, 2024



Authorized Signature

20/4/61
NMA-1331

Endorsement #5

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

SERVICE OF SUIT CLAUSE (U.S.A.)

This Service of Suit Clause will not be read to conflict with or override the obligations of the parties to arbitrate their disputes as provided for in any Arbitration provision within this Policy. This Clause is intended as an aid to compelling arbitration or enforcing such arbitration or arbitral award, not as an alternative to such Arbitration provision for resolving disputes arising out of this contract of insurance (or reinsurance).

It is agreed that in the event of the failure of the Underwriters hereon to pay any amount claimed to be due hereunder, the Underwriters hereon, at the request of the Insured (or Reinsured), will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this Clause constitutes or should be understood to constitute a waiver of Underwriters' rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States.

It is further agreed that service of process in such suit may be made upon Mendes & Mount, 750 7th Avenue, New York, New York 10019 and that in any suit instituted against any one of them upon this contract, Underwriters will abide by the final decision of such court or of any Appellate Court in the event of an appeal.

The above-named are authorized and directed to accept service of process on behalf of Underwriters in any such suit and/or upon the request of the Insured (or Reinsured) to give a written undertaking to the Insured (or Reinsured) that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, Underwriters hereon hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Insured (or reinsured) or any beneficiary hereunder arising out of this contract of insurance (or reinsurance), and hereby designates the above-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

Form approved by Lloyd's Market Association

All other terms and conditions of the policy remain unchanged.

Dated: October 1, 2024



Authorized Signature

LMA5020(14/09/2005)

Endorsement #6

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

NUCLEAR INCIDENT EXCLUSION CLAUSE-LIABILITY-DIRECT (BROAD) (U.S.A.)

For attachment to insurances of the following classifications in the U.S.A., its Territories and Possessions, Puerto Rico and the Canal Zone:

Owners, Landlords and Tenants Liability, Contractual Liability, Elevator Liability, Owners or Contractors (including railroad) Protective Liability, Manufacturers and Contractors Liability, Product Liability, Professional and Malpractice Liability, Storekeepers Liability, Garage Liability, Automobile Liability (including Massachusetts Motor Vehicle or Garage Liability),

not being insurances of the classifications to which the Nuclear Incident Exclusion Clause-Liability-Direct (Limited) applies.

This Policy* does not apply:

- I. Under any Liability Coverage, to injury, sickness, disease, death or destruction:
 - (a) with respect to which an insured under the Policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (b) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this Policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- II. Under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
- III. Under any Liability Coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if:
 - (a) the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom;
 - (b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
 - (c) the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.

IV. As used in this endorsement:

"hazardous properties" include radioactive, toxic or explosive properties; "nuclear material" means source material, special nuclear material or by-product material; "source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act 1954 or in any law amendatory thereof; "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor; "waste" means any waste material (1) containing by-product material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof; "nuclear facility" means:

- (a) any nuclear reactor,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations; "nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material. With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contamination of property.

It is understood and agreed that, except as specifically provided in the foregoing to the contrary, this clause is subject to the terms, exclusions, conditions and limitations of the Policy to which it is attached.

* NOTE: As respects policies which afford liability coverages and other forms of coverage in addition, the words underlined should be amended to designate the liability coverage to which this clause is to apply.

All other terms and conditions of the policy remain unchanged.

Dated: October 1, 2024



Authorized Signature

NMA1265
17/3/60

Form approved by Lloyd's Market Association [Non-Marine]

Endorsement #7

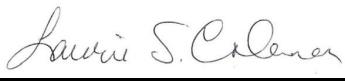
Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

**RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE -
PHYSICAL DAMAGE DIRECT**

This Policy does not cover any loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused *NEVERTHELESS if Fire is an insured peril and a Fire arises directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination any loss or damage arising directly from the Fire shall (subject to the provisions of this Policy) be covered EXCLUDING however all loss or damage caused by nuclear reaction, nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.

*Note - If Fire is not an insured peril under this Policy the words "NEVERTHELESS" to the end of the clause do not apply and should be disregarded.

Dated: October 1, 2024



Authorized Signature

7/5/59
NMA 1191

Endorsement #8

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION

It is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.

Dated: October 1, 2024

Laurie S. Colenier
Authorized Signature

06/02/03
NMA2962

Endorsement #9

Attaching to and forming a part of Errors & Omissions Policy No. 21B01328239 Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

APPLICABLE LAW (U.S.A.)

This Insurance shall be subject to the applicable state law to be determined by the court of competent jurisdiction as determined by the provisions of the Service of Suit Clause (U.S.A.)

Dated: October 1, 2024



Authorized Signature

Endorsement #10**Attaching to and forming a part of Errors & Omissions Policy No. 21B01328239**

LLOYD'S PRIVACY POLICY STATEMENT**UNDERWRITERS AT LLOYD'S, LONDON**

The Certain Underwriters at Lloyd's, London want you to know how we protect the confidentiality of your non-public personal information. We want you to know how and why we use and disclose the information that we have about you. The following describes our policies and practices for securing the privacy of our current and former customers.

INFORMATION WE COLLECT

The non-public personal information that we collect about you includes, but is not limited to:

- Information contained in applications or other forms that you submit to us, such as name, address, and social security number
- Information about your transactions with our affiliates or other third-parties, such as balances and payment history
- Information we receive from a consumer-reporting agency, such as credit-worthiness or credit history

INFORMATION WE DISCLOSE

We disclose the information that we have when it is necessary to provide our products and services. We may also disclose information when the law requires or permits us to do so.

CONFIDENTIALITY AND SECURITY

Only our employees and others who need the information to service your account have access to your personal information. We have measures in place to secure our paper files and computer systems.

RIGHT TO ACCESS OR CORRECT YOUR PERSONAL INFORMATION

You have a right to request access to or correction of your personal information that is in our possession.

CONTACTING US

If you have any questions about this privacy notice or would like to learn more about how we protect your privacy, please contact the agent or broker who handled this insurance. We can provide a more detailed statement of our privacy practices upon request.

Dated: October 1, 2024



Authorized Signature

Endorsement #11

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

COMMUNICABLE DISEASE EXCLUSION

Any Claim arising out of, resulting from or in any way involving or relating to the actual or alleged transmission of any communicable disease, including but not limited to COVID-19, or resulting from or in any way involving or relating to the actual, threatened, or alleged presence or introduction of any virus (including but not limited to the novel coronavirus, or SARS-CoV-2, that causes COVID-19), bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease, including not limited to COVID-19.

This exclusion applies even if the "Claim" against the "Insured" alleges negligence or other wrongdoing in the:

- a. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- b. Testing or failing to test for a communicable disease;
- c. Failure to prevent the spread of the disease; or
- d. Failure to report the disease to authorities.

This exclusion applies whether the Claim arises from, results from or is attributable to any other cause acting in conjunction with or as a result of the actual or alleged transmission of any communicable disease, including but not limited to COVID-19, or resulting from or in any way involving or relating to the actual, threatened, or alleged presence or introduction of any virus (including but not limited to the novel coronavirus, or SARS-CoV-2, that causes COVID-19), bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease, including but not limited to COVID-19.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Dated: October 1, 2024



Authorized Signature

Endorsement #12

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

SANCTION LIMITATION AND CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Dated: October 1, 2024



Authorized Signature

LMA3100A
5 October 2023

Endorsement #13

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

MOLD EXCLUSION

In consideration for the premium charged, it is hereby understood and agreed that the coverage afforded by this Policy shall not apply to:

- A.** CLAIMS or CLAIMS EXPENSES which, either in whole or in part, directly or indirectly, are for, based upon, relate to, or arise out of:
 - (1) The actual, potential, alleged or threatened formation, growth, presence, release or dispersal of any fungi, molds, spores or mycotoxins of any kind; or
 - (2) Any action taken by any party in response to the actual, potential, alleged or threatened formation, growth, presence, release or dispersal of fungi, molds, spores or mycotoxins of any kind, such action to include investigating, testing for, detection of, monitoring of, treating, remediating or removing such fungi, molds, spores or mycotoxins;
- B.** Any governmental or regulatory order, requirement, directive, mandate or decree that any party take action in response to the actual, potential, alleged or threatened formation, growth, presence, release or dispersal of fungi, molds, spores or mycotoxins of any kind, such action to include investigating, testing for, detection of, monitoring of, treating, remediating or removing such fungi, molds, spores or mycotoxins;
- C.** Underwriters will have no duty or obligation to defend any Insured with respect to any CLAIM or governmental or regulatory order, requirement, directive, mandate or decree which, either in whole or in part, directly or indirectly, is for, based upon, relates to, or arises out of the actual, potential, alleged or threatened formation, growth, presence, release or dispersal of any fungi, molds, spores or mycotoxins of any kind.

All other terms and conditions of the policy remain unchanged.

Dated: October 1, 2024



Authorized Signature

Endorsement #14

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

ASBESTOS EXCLUSION

Notwithstanding anything contained in this policy to the contrary, it is agreed that the coverage afforded by any section of this policy does not apply to bodily injury, property damage or medical payments arising out of or caused directly or indirectly by the actual or alleged:

- 1) exposure to, inhalation, ingestion or existence of asbestos, or any other material, substance or structure containing asbestos; or
- 2) repair, removal, encapsulation, abatement, replacement or handling of asbestos, or any other material, substance or structure containing asbestos;

whether or not the asbestos is or was at any time airborne, contained in a product or structure, ingested, inhaled, transmitted in any fashion or found in any form whatsoever.

Also excluded are the costs, expenses or damages, whether direct or consequential, arising out of any investigation or defence of any loss, damage, injury, suit, claim or action relating to any of the above.

All other terms and conditions of the policy remain unchanged.

Dated: October 1, 2024



Authorized Signature

Endorsement #15

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

ADMINISTRATIVE EXPENSE COVERAGE

In consideration of the annualized premium, it is agreed the insurance provided is extended to apply as follows:

The Company shall select counsel and pay the costs of defense and any monetary penalties subject to the limit of liability set forth below arising out of any Disciplinary Proceedings or Judicial Sanctions instituted against the Insured from any act, error or omission in professional services rendered or which should have been rendered in the Insured's professional capacity committed or arising during the period that the Insured is a member of the National Treasury Employees Union.

The Insurance provided applies to Disciplinary Proceedings or Judicial Sanctions first instituted against the Insured and reported to the Company, as of the effective date of the Insured's Certificate and prior to its expiration, arising from the performance of official Federal duties alleged to have been rendered:

- (c) As of the effective date of the Insured's Certificate, or;
- (d) Prior to the effective date, provided that:
 - 2) The insured had no knowledge of any potential Disciplinary Proceeding or Judicial Sanctions being contemplated or of any investigations into the Insured's alleged misconduct, which might reasonably, be expect to result in a Disciplinary Proceeding or Judicial Sanction, as of the date of signing the application for this insurance.

It is further agreed the limit of liability afforded by this insurance is the limit of all costs of defense or monetary penalties insured by this insurance and shall apply in addition to the limit of liability stated in the Certificate as "aggregate."

LIMIT OF LIABILITY:

\$100,000 Any one "Disciplinary Proceeding" or "Judicial Sanction"

\$100,000 Annual Aggregate per Certificate Holder

Regardless of the number of "Disciplinary Proceedings" or "Judicial Sanctions" instituted against the Insured, the liability of the Company hereunder shall not exceed in the aggregate the Limit of Liability stated above.

It is further agreed the following definitions shall apply as respects this insurance.

"Disciplinary Proceedings" means any proceedings, including investigations, before any entity, or entities, established by constitutional provision, statute, regulation, or court rules to investigate, review or impose sanctions for charges of misconduct.

"Judicial Sanctions" means any monetary penalty imposed by any adjudicatory body as a result of any act or error or omission in professional services.

Monetary penalties do not include any loss of benefits or loss of wages as a result of any adverse decision in a disciplinary or criminal proceeding.

SUBROGATION

In the event of any defense related or monetary penalty payment under this insurance, the Company shall be subrogated to all insured's rights of recovery therefor against any third party or organization other than the United States of America or any of its agencies, and the insured shall execute and deliver instruments and papers and do whatever else is necessary to the full extent of Federal, State or Local law and regulations to secure such rights. The Insured shall do nothing to prejudice such rights. In the event this Insurance response for defense on behalf of an insured and, thereafter, the insured collects costs of defense or monetary penalties from any third party including the United States of America or any of its agencies, the Company shall be entitled to any and all such costs of defense or monetary penalties so collected, up to the limit or its actual payment under this Insurance.

By: Laurie S. Coleney
Authorized Representative

Endorsement #16

Attaching to and forming a part of Errors & Omissions Policy No. MPL2000-24A

INCREASED ADMINISTRATIVE EXPENSE

In consideration of an additional premium included, it is hereby agreed and understood that the "limit of liability" for "administrative expense coverage" is deleted and replaced with the following limits:

\$200,000 Any one "Disciplinary Proceeding" or "Judicial Sanction"

\$200,000 Annual Aggregate per Certificate Holder

All other terms and conditions of the policy remain unchanged.

Dated: October 1, 2024



Authorized Signature

LLOYD'S

One Lime Street London EC3M 7HA