

**INCREASED LIMITS OF LIABILITY -
SPECIFIED INSURED ONLY ENDORSEMENT**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

In consideration of an additional annual premium paid per licensee, it is hereby understood and agreed that the Limits of Liability stated in the Program Declarations are deleted in their entirety and replaced with the Limits of Liability stated below for any Kentucky Licensee who hold an active real estate license issued by the Kentucky Real Estate Commission (the "Commission") pursuant to Kentucky Real Estate License Law, Kentucky Revised Statutes Chapter 324, and Chapter 201 of the Kentucky Administrative Regulations; and who have paid the premium charged for this policy. Coverage is provided to any (a) real estate "broker" or "sales associate" who (1) holds an active real estate "broker" or "sales associate" license issued by the Commission and (2) has paid the premium charged for this policy or (b) any "real estate firm" that has paid the premium charged for this policy.

If this endorsement applies, the increased Limits of Liability will be shown on the Certificate of Insurance, Form No. 97124 (03/09), issued to the real estate licensee who has paid the additional premium.

Limits of Liability		Deductibles	
Coverage A: Real Estate Licensee Professional Liability			
Each wrongful act limit:	\$ 250,000	Each wrongful act deductible:	\$ 0
Aggregate limit:	\$ 1,000,000	Each claim expenses deductible:	\$ 0
Coverage B: Lock Box Property Damage Liability			
Each occurrence limit:	\$ 5,000	Each occurrence deductible:	\$ 0
Aggregate limit:	\$ 10,000		

OR

Limits of Liability		Deductibles	
Coverage A: Real Estate Licensee Professional Liability			
Each wrongful act limit:	\$ 500,000	Each wrongful act deductible:	\$ 0
Aggregate limit:	\$ 1,000,000	Each claim expenses deductible:	\$ 0
Coverage B: Lock Box Property Damage Liability			
Each occurrence limit:	\$ 5,000	Each occurrence deductible:	\$ 0
Aggregate limit:	\$ 10,000		

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

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