

This Endorsement Changes The Policy. Please Read It Carefully.

Attached and forming part of the Miscellaneous Malpractice Liability Form PR01N.

Section II Definitions, item 4 has been amended to read:

Coverage Territory means:

a. Canada

b. All parts of the world if the injury arises out of the activities and operations of the Named Insured who resides in the territory described in a. above, but is performing the Named Insured's activities and operations on clients residing outside of the territory described in a. above.

Futher, the "injury" must give a rise to a "claim" or "action" instituted within Canada or the United States of America (including its territories and possessions).

Except as otherwise provided by this endorsement, all terms, conditions and attachments of this policy shall remain unchanged.