THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CLERGY PROFESSIONAL AND COUNSELING LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE*

<table>
<thead>
<tr>
<th>Limit of Insurance - Each Loss</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limit of Insurance - Aggregate</td>
<td>$</td>
</tr>
<tr>
<td>Premium</td>
<td>$</td>
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</tbody>
</table>

- Employees and volunteers included as insureds
- Prior Acts Coverage

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. For the purposes of the coverage provided by this endorsement, the following is added to SECTION I - COVERAGES:

CLERGY PROFESSIONAL AND COUNSELING LIABILITY COVERAGE

1. Insuring Agreement
   a. We will pay those sums that the insured becomes legally obligated to pay as damages because of an "incident" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages because of an "incident" to which this insurance does not apply. We may, at our discretion, investigate any "incident" and settle any claim or "suit" that may result. But:
      (1) The amount we will pay for damages is limited as described in this endorsement under SECTION III - LIMITS OF INSURANCE; and
      (2) Our right and duty to defend ends when we have used the applicable limit of insurance in the payment of judgments or settlements under coverage provided by this endorsement.

      No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under item 3. Supplementary Payments below.

   b. This insurance applies to an "incident" only if:
      (1) The "incident" takes place in the "coverage territory";
      (2) The "incident" occurs during the policy period; and
      (3) Prior to this policy period the insured had no knowledge of or could not have reasonably foreseen any circumstances that might result in a claim or "suit".

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c. When Prior Acts Coverage is indicated in the Schedule, this insurance will apply to an "incident" that occurs prior to this policy period but only if:
   (1) The "incident" takes place in the coverage territory;  
   (2) Prior to this policy period the insured had no knowledge of or could not have reasonably foreseen any circumstances that might result in a claim or "suit"; and 
   (3) There is no other insurance that applies to the "incident".

2. Exclusions

This insurance does not apply to:

a. liability assumed by the insured under any contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement;

b. any obligation for which the insured or any carrier as his insurer may be held liable under any Worker's Compensation, Unemployment Compensation, or Disability Benefits Law or any similar law;

c. liability arising out of any:
   (1) "bodily injury" to an "employee" of the insured arising out of and in the course of employment by the insured; or
   (b) performing duties related to the conduct of the insured's business; or
   (2) "bodily injury" to the spouse, child, parent, brother or sister of that employee as a consequence of paragraph (1) above;

This exclusion applies:
   (1) Whether the insured may be liable as an employer or in any other capacity; and
   (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

d. liability arising out of any:
   (1) refusal to employ a person;
   (2) termination of a person's employment;
   (3) employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at a person; or
   (4) injury to a third party as a consequence of employment-related practices described in paragraphs (1), (2) or (3) above directed at a person.

This exclusion applies:
   (1) Whether the insured may be liable as an employer or in any other capacity; and
   (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

e. liability arising out of the ownership, maintenance, use, or entrustment to others of any aircraft, "auto" or watercraft;

f. liability caused by the rendering or failure to render any professional services other than the counseling and clergy-related services described in this endorsement. These excluded services include but are not limited to medical, dental, nursing and pharmaceutical services;

g. any dishonest, fraudulent, criminal or malicious act or omission committed by or at the direction of any insured;

h. liability arising out of the commitment of a person to an institution;

i. liability for any act, error or omission of an insured as a member of a formal accreditation board, committee or similar body;

j. liability resulting from any actual or alleged conduct of a sexual nature by any insured; or

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k. "bodily injury", "property damage" or "personal and advertising injury" that is not the direct result of an "incident".

3. Supplementary Payments
The provisions of SUPPLEMENTARY PAYMENTS - COVERAGE A and B apply to claims or "suits" under the Insuring Agreement above.

B. For the purposes of coverage provided by this endorsement, SECTION II - WHO IS AN INSURED is deleted and replaced by the following:

SECTION II - WHO IS AN INSURED
1. Each of the following is an insured:
   a. You are an insured;
   b. If you are designated in the Declarations as a partnership or joint venture, you are an insured. Your members, your partners and their spouses are also insureds, but only with respect to the activities to which this coverage form applies.
   c. If you are designated in the Declarations as other than a partnership or joint venture, your executive officers, stockholders, directors, trustees, elders and other officials are insureds but only with respect to their duties as such.
   d. your clergy members appointed or employed by you, but only while acting in that capacity for you.

2. If so selected in the Schedule, your "employees" and volunteers are included as insureds for liability arising out of an "incident", but only while under your direction and control and within the scope of those duties for you.

3. In no event is a psychologist, psychiatrist or clinical social worker an insured unless such a person is also a member of your clergy and qualifies as an insured under item 1.d. above.

C. For the purpose of coverage provided by this endorsement, SECTION III - LIMITS OF INSURANCE is deleted and replaced by the following:

SECTION III – LIMITS OF INSURANCE
1. Clergy Professional and Counseling Liability Coverage Aggregate Limit Of Insurance
   a. The Limits of Insurance shown in the Schedule is the most we will pay under this endorsement, regardless of the number of:
      (1) Insureds;
      (2) Claims made or "suits" brought; or
      (3) Persons or organizations making claims or bringing "suits".
   b. The Limit of Insurance - Aggregate shown in the Schedule is the most we will pay for all damages under the Insuring Agreement for this endorsement.
   c. Subject to b. above, the Limit of Insurance - Each Loss shown in the Schedule is the most we will pay for all damages because of injury sustained by any one person.

   The Limits of Insurance for this endorsement apply separately to each consecutive annual period and to any remaining period less than 12 months, starting with the beginning with the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for the purpose of determining the Limits of Insurance.

D. For the purpose of coverage provided by this endorsement, the following is added to SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS:

Insurance Under Two or More Coverages
If this endorsement and any other coverage under this policy apply to the same injury or claim for damages, the maximum limit of liability under this policy shall not exceed the single, highest limit among those coverages.

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E. For the purpose of coverage provided by this endorsement, the following is added to SECTION V - DEFINITIONS:

"Incident" means any actual or alleged act, error or omission that arises from providing personal counseling, advice, guidance, or other professional services by a member of your clergy. When your "employees" and volunteers are included as insureds, "incident" also means similar services performed by those "employees" and volunteers, subject to the provisions of this endorsement.

Nothing contained here varies, alters, or extends any provisions of the policy except as provided in this endorsement.