

Coverage:

Endorsement Number:

Issued To:

Policy Number:

Issued By:

Effective Date:

EMPLOYEE DISHONEST ACTS REAL ESTATE

In consideration of the premium charged it is agreed that:

A. Item 6. of the Declarations page is amended to include:

SUPPLEMENTAL COVERAGE	LIMIT
Employee Dishonest Acts	\$ 5,000 Aggregate

B. Section A.4. Supplemental Coverage is amended to include:

Employee Dishonest Acts

We will reimburse **You** for the direct loss of or damage to:

- 1) Personal property of the **Named Insured**; or
- 2) Personal property of a client;

held in the **Named Insured's** care, custody and control, which shall be considered **Defense Expenses**. The direct loss of, or damage to, the personal property must:

- 3) Result directly from a **Dishonest Act** in the rendering of or failure to render **Professional Services**;
- 4) Be committed by an employee acting alone or in collusion with other persons during the **Policy Period**; and
- 5) Not involve a **Dishonest Act** committed by any agent, broker, commissioned merchant, consignee or independent contractor.

Exclusions E.1., E.2., E.3., E.7., and E.18. do not apply to this coverage agreement. As a condition precedent to coverage, **You** shall provide **Us** proof of loss, duly sworn to, with full particulars, within six (6) months after discovery.

C. Section D. Definitions is amended to include:

Dishonest Act means a dishonest or fraudulent act committed with apparent intent to cause the **Named Insured** to sustain loss or **Damages**, or to obtain an improper financial benefit for the employee or for any other employee, person, or organization. Financial benefit does not include salaries, commissions, bonuses, fees, profit sharing, or other employee benefits.

All other terms and conditions remain unchanged. The title and any headings in this endorsement are solely for convenience and form no part of the terms and conditions of coverage.