

Coverage:

Endorsement Number:

Issued To:

Policy Number:

Issued By:

Effective Date:

CONSUMER FINANCIAL PROTECTION BUREAU DEFENSE

In consideration of the premium charged it is agreed that:

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

SUPPLEMENTAL COVERAGE	LIMIT
Consumer Financial Protection Bureau Defense	\$ 25,000 Aggregate

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

Consumer Financial Protection Bureau Defense

We will pay on **Your** behalf only **Defense Expenses** incurred in responding to a **CFPB Matter**, that resulted from a **Wrongful Act**, notice of said **CFPB Matter** having been first received by **You** and reported to **Us** in writing during the **Policy Period**. There will be no **Extended Reporting Period** for the coverage provided in this section. **We** shall not pay any **Damages** incurred as a result of any **CFPB Matter**.

C. Section D. Definitions is amended to include:

CFPB means the Consumer Financial Protection Bureau created pursuant to Section X of the Dodd-Frank Wall Street Reform and Consumer Protection Act, 12 U.S.C. Section 5301 (the "Act").

CFPB Matter means:

1. A subpoena received by **You**, issued by the **CFPB** pursuant to Section 1052 of the Act, for attendance, and testimony of witnesses and the production of papers, books, documents, or other material;
2. A civil investigative demand, received by **You**, issued by the **CFPB** pursuant to Section 1052 of the Act;
3. A hearing or adjudication proceeding with respect to any of **You**, conducted by the **CFPB** pursuant to Section 1053 of the Act; or
4. A civil action, by the **CFPB**, against **You**, commenced pursuant to Section 1054 of the Act.

D. Section E. Exclusions, Paragraph 14. is amended to include:

However this exclusion 14. shall not apply to the Consumer Financial Protection Bureau Defense **Supplemental Coverage**.

E. Section E. Exclusions, Paragraph 12. is deleted and replaced by:

12. Deceptive Business Practices

Based upon, arising out of, or in any way related to, directly or indirectly, false advertising, misrepresentation in advertising, antitrust, unfair competition, restraint of trade, unfair or deceptive business practices, including but not limited to, violations of any local, state or federal consumer protection laws or any action by the Consumer Financial Protection Bureau however this exclusion 12. shall not apply to the Consumer Financial Protection Bureau Defense **Supplemental Coverage**;

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.