

VIRGINIA APPLICATION ADDENDUM

The wording as set forth below replaces and supercedes any wording to the contrary:

Coverage is provided on a "Claims made and Reported" basis; therefore, only claims which are first made against your firm during the policy term and reported to the Company in writing during the policy period or within 60 days thereafter or within the extended reporting period if purchased, are covered, subject to policy provisions.

NOTICE TO VIRGINIA APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.