AMEND DECLARATIONS ENDORSEMENT

In consideration of the premium, the Declarations is amended as follows:

The following item(s) of the Declarations is (are) deleted and replaced by the following:

Item 5. **Liability coverage parts:** Association Liability Coverage Part

Non-liability coverage parts: Commercial Crime Coverage Part

Item 6: COVERAGE PARTS – Limits of Liability Retentions and Sublimits:

New Policy Premium: $3,524.00 plus Surcharge/Tax/Assessment.

Item 6. COVERAGE PARTS – Limits of Liability Retentions and Sublimits

Association Liability Coverage Part

Maximum Aggregate Limit of Liability:	$1,000,000
Retention:	per **claim**: $1,000
Pending or Prior Litigation Date:	03/23/2022
Wage and Hour Defense Costs Sublimit of Liability (part of Aggregate Limit of Liability):	$100,000
Immigration Claims Defense Costs of Sublimit of Liability (part of Aggregate Limit of Liability):	$100,000
Additional Defense Costs Aggregate Limit of Liability:	Defense Costs Outside the Limit of Liability

Commercial Crime Coverage Part

	Limit of Liability	Retention
A. Fidelity Coverage		
1. Employee Theft	$1,075,000	$1,000
2. Client	$25,000	$1,000
3. ERISA Plan	$1,075,000	$0
B. Forgery or Alteration Coverage	$50,000	$250
C. Inside and Outside Premises Coverage		
1. Money or Securities	$50,000	$0
2. Property	$50,000	$0
3. Damage	$50,000	$0
D. Transfer Coverage		
1. Computer	$1,075,000	$1,000
2. Funds	$1,075,000	$1,000
3. Social Engineering Fraud	$100,000	$1,000
E. Counterfeit Coverage	$250,000	$0

Commercial Crime Coverage Part Coverage Extensions		Sublimit of Liability	
1	Proof of Loss Costs Sublimit	$5,000	
2	Computer Restoration Costs Sublimit	$25,000	
3	Record Recovery Costs Sublimit	$25,000	

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

MIDTERM INCREASED LIMITS ENDORSEMENT
(Commercial Crime Coverage Part)

At the request of the **insured**, and in consideration of the additional premium of $11.00, it is agreed that the Declarations, Item 6, Commercial Crime Coverage Part, the following Insuring Agreements Scheduled Limits of Liability are each deleted and replaced with the following:

Commercial Crime Coverage Part Insuring Agreement:	Limit of Liability:
Computer Fraud and Wire Transfer Fraud	$1,075,000
Employee Dishonesty	$1,075,000

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.