

**Travelers Casualty and Surety Company of America
Hartford, Connecticut**
(A Stock Insurance Company, herein called the Company)

THE LIABILITY COVERAGES ARE WRITTEN ON A CLAIMS-MADE BASIS. THE LIABILITY COVERAGES COVER ONLY CLAIMS FIRST MADE AGAINST INSUREDS DURING THE POLICY PERIOD. THE LIMIT OF LIABILITY AVAILABLE TO PAY SETTLEMENTS OR JUDGMENTS WILL BE REDUCED BY DEFENSE EXPENSES, AND DEFENSE EXPENSES WILL BE APPLIED AGAINST THE RETENTION. THE COMPANY HAS NO DUTY TO DEFEND ANY CLAIM UNLESS DUTY-TO-DEFEND COVERAGE HAS BEEN SPECIFICALLY PROVIDED HEREIN.

<p>ITEM 1</p>	<p>NAMED INSURED: <enter named insured></p> <p>D/B/A: <enter name of dba></p> <p>Principal Address: <enter address></p>
<p>ITEM 2</p>	<p>POLICY PERIOD: Inception Date: <enter date> Expiration Date: <enter date> 12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.</p>
<p>ITEM 3</p>	<p>ALL NOTICES OF CLAIM OR LOSS MUST BE SENT TO THE COMPANY BY EMAIL, FACSIMILE, OR MAIL AS SET FORTH BELOW:</p> <p>Email: <email> FAX: <fax></p> <p>Travelers Bond & Specialty Insurance Attn: Claim Department <street address> <city, state zip></p>
<p>ITEM 4</p>	<p>COVERAGE INCLUDED AS OF THE INCEPTION DATE IN ITEM 2:</p> <p>Miscellaneous Professional Liability Coverage</p>

ITEM 5	<p>Only those coverage features marked "<input checked="" type="checkbox"/> Applicable" are included in this policy.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">MISCELLANEOUS PROFESSIONAL LIABILITY</p> <p>Limits of Liability: \$<enter amount> for each Claim; not to exceed \$<enter amount> for all Claims</p> <p>Additional Defense Coverage: <input type="checkbox"/> Applicable <input type="checkbox"/> Not Applicable</p> <p>Additional Defense Limit of Liability: \$<enter amount> for all Claims</p> <p>Retention: \$<enter amount> for each Claim</p> <p>Prior and Pending Proceeding Date: <enter date></p> <p>Retroactive Date: <enter date></p> <p>Continuity Date: <enter date></p> <p>Professional Services: <enter services></p> </div>
ITEM 6	<p>PREMIUM FOR THE POLICY PERIOD: \$<enter amount> Policy Premium</p> <p>\$<enter amount> Annual Installment Premium</p>
ITEM 7	<p>TYPE OF LIABILITY COVERAGE:</p> <p><input type="checkbox"/> Reimbursement</p> <p><input type="checkbox"/> Duty -to-Defend</p> <p>Only the type of liability coverage marked "<input checked="" type="checkbox"/>" is included in this policy.</p>
ITEM 8	<p>LIABILITY COVERAGE EXTENDED REPORTING PERIOD:</p> <p>Additional Premium Percentage: <enter percentage> %</p> <p>Additional Months: <enter number of months></p> <p>(If exercised in accordance with section III. CONDITIONS, O. EXTENDED REPORTING PERIOD of the Liability Coverage Terms and Conditions)</p>
ITEM 9	<p>LIABILITY COVERAGE RUN-OFF EXTENDED REPORTING PERIOD:</p> <p>Additional Premium Percentage: <enter percentage> %</p> <p>Additional Months: <enter number of months></p> <p>(If exercised in accordance with section III. CONDITIONS, K. CHANGE OF CONTROL of the Liability Coverage Terms and Conditions)</p>

ITEM 10	ANNUAL REINSTATEMENT OF THE LIABILITY COVERAGE LIMIT OF LIABILITY: <input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable Only those coverage features marked " <input checked="" type="checkbox"/> Applicable" are included in this policy.
ITEM 11	FORMS AND ENDORSEMENTS ATTACHED AT ISSUANCE: <enter form number/edition date> <enter form number/edition date> <enter form number/edition date> <enter form number/edition date> <enter form number/edition date> <enter form number/edition date> <enter form number/edition date> <enter form number/edition date>

THE DECLARATIONS, THE APPLICATION, THE LIABILITY COVERAGE TERMS AND CONDITIONS, THIS LIABILITY COVERAGE, AND ANY ENDORSEMENTS ATTACHED THERETO, CONSTITUTE THE ENTIRE AGREEMENT BETWEEN THE COMPANY AND THE INSURED.

Countersigned By

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its authorized officers.

Thomas M. Hummel

Executive Vice President

Wendy C. Skyp

Corporate Secretary

Specimen