

ID# 158202/mj

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPLIT LIMITS ENDORSEMENT

This endorsement, effective on 10/20/2006 at 12:01 A.M. standard time at the address of the Named Insured

Forms a part of Policy Number: LSI008812-002

Issued to: GLADSTON, JONATHAN A.

In consideration of the additional premium of \$523.00 + 19.87 S.L. Tax it is agreed that Item 6 of the Declarations is deleted and replaced with the following:

6. LIMITS OF LIABILITY:

\$300,000	Each Claim	For Wrongful Acts
\$300,000	Aggregate	committed in whole or in part

On or after:	10/15/05 and;
Prior to:	10/20/06

\$1,000,000	Each Claim	For Wrongful Acts
\$1,000,000	Aggregate	committed in whole or in part

On or after:	10/20/06
--------------	----------

It is further agreed that Condition (D) of the Policy, Limits of Liability, is deleted and replaced with the following:

(D) LIMITS OF LIABILITY

The Company's maximum liability for all **Damages and Claims Expenses** resulting from "Each **Claim**" shall be the applicable Limit of Liability for "Each **Claim**" set forth in Item 6 of the Declarations. The Company's maximum aggregate liability for all **Damages and Claims Expenses** resulting from all **Claims** covered by this Policy shall not exceed the higher of the applicable "Aggregate" Limits of Liability set forth in Item 6 of the Declarations.

Two or more **Claims** alleging, based upon, arising out of or attributable to the same or related **Wrongful Act(s)** shall be treated as a single **Claim** regardless of whether made against one or more than one **Insured**.

All **Claims** arising out of the same **Wrongful Act** shall be considered first made within the **Policy Period** in which the earliest of such **Claims** was first made, or deemed to be made