



PRIOR ACTS ERRORS OR OMISSIONS ENDORSEMENT - NEW YORK

It is understood and agreed that Section **I. COVERAGE AGREEMENT** is amended to add the following:

Notwithstanding anything to the contrary in this Policy, this insurance also applies to acts, errors or omissions which occurred on or after xx/xx/xxxx but before the effective date of this policy. However, with respect to such acts, errors or omissions, coverage applies only if:

- i. the act, error or omission occurred in its entirety and completely ended prior to the inception of this policy; and
- ii. **you**, as of the inception date of this policy, could not have reasonably foreseen that any such act, error or omission might result in a **claim**.

Prior acts coverage is subject to the following caveats:

- (a) There can be no coverage of known claims;
- (b) Prior acts coverage is to be provided only to an insured switching from a claims-made policy and is not available to an insured with an uninsured prior acts exposure; and
- (c) Prior acts coverage, once purchased, must survive termination of the occurrence policy.

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.