

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**LIMITED ADDITIONAL INSURED – REFERRAL**

This endorsement modifies insurance provided under the following:

**INSPECTOR PROFESSIONAL LIABILITY COVERAGE FORM**

In consideration of the premium charged, it is understood and agreed that a referring real estate agent, real estate broker, mortgage lender, relocation company or other relevant third party referral source is a Limited Additional Insured under this Policy but only with respect to “claims” made against it, which involve vicarious liability for an act, error or omission of an Insured as defined under this Policy.

No coverage is afforded to the referring real estate agent, real estate broker, mortgage lender, relocation company or other third party referral source for any “claims” alleging or in any way involving any independent “wrongful act”, error or omission of the referring real estate agent, real estate broker, mortgage lender, relocation company or third party referral source.

It is understood and agreed that the Insurers assume no obligation to defend the referring real estate agent, real estate broker, mortgage lender, relocation company or third party referral source against such “claims”. The Insurers will provide indemnity coverage only, to the extent the referring real estate agent, real estate broker, mortgage lender, relocation company or third party referral source is held liable for an Insured's acts, errors or omissions.

No indemnity or defense obligation is afforded to the referring real estate agent, real estate broker, mortgage lender relocation company, or third party referral source for any “claims” alleging or in any way involving an independent negligent or intentional “wrongful act”, error or omission on the part of the referring real estate agent, real estate broker, mortgage lender relocation company, or third party referral source.

All other terms, conditions and limitations of the Policy remain unchanged