



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Endorsement No. <Numeric>

Effective Date of this Endorsement: <mm dd, yyyy>

Policy No. <Alpha Numeric>

VANGUARD TITLE INSURANCE AGENTS' PROFESSIONAL LIABILITY REWARDS ENDORSEMENT

This endorsement modifies insurance provided under the following:

TITLE INSURANCE AGENTS' PROFESSIONAL LIABILITY POLICY

It is agreed that:

1. Retention Incentive

For each completed **Policy Period** of continuous, **Claims-Free** experience with Vanguard (for the Title Insurance Agents Professional Liability Policy), a 10% reduction shall be applied to the Deductible specified in Item **5.** of the DECLARATIONS PAGE up to a maximum reduction of 50% after five (5) completed **Policy Periods** of such continuous **Claim-Free** experience.

2. Additional Claims Expense Incentive

For each completed **Policy Period** of continuous **Claim-Free** experience with Vanguard (for the Title Insurance Agents Professional Liability Policy), an additional aggregate amount of \$50,000, to be used solely for **Claims Expenses**, shall be provided to the **Named Insured** at no additional cost, up to a maximum aggregate amount of \$250,000 of such additional **Claim Expenses** after five (5) completed **Policy Periods** of such continuous **Claim-Free** experience. Such amount shall be in addition to, and not part of the Limits of Liability specified in Item **4.** of the DECLARATIONS PAGE, or if applicable, any additional defense limit of liability, and shall be excess of the Deductible specified in Item **5.** of the DECLARATIONS PAGE.

Solely with respect to this endorsement:

Claim-Free means that the combined total incurred amount shown on the Company's loss runs provided to Vanguard for all **Claims, Disciplinary Proceedings** and facts, circumstances or situations reported pursuant to Paragraphs **A.** and **B.** of **SECTION VII. – CLAIMS** is less than \$5,000 times the number of **Policy Periods** that the **Named Insured** has had continuous coverage through Vanguard.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.