GENERAL STAR INDEMNITY COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE D - ELECTRONIC DATA PROCESSING
PROFESSIONAL LIABILITY ENDORSEMENT

COVERAGE D PROVIDES CLAIMS-MADE COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. ADDITION OF COVERAGE D TO SECTION I COVERAGES

COVERAGE D-ELECTRONIC DATA PROCESSING PROFESSIONAL LIABILITY COVERAGE is added to Section I - COVERAGES of the COMMERCIAL GENERAL LIABILITY COVERAGE FORM

1. Insuring Agreement.

a. We will pay those sums that the insured becomes legally obligated to pay as damages based upon or arising out of any "professional incident" to which this Professional Liability Insurance applies. We will have the right and duty to defend any "suit" seeking those damages. We may at our discretion investigate any "professional incident" and settle any claim or "suit" that may result. But:

(1) The amount we will pay for damages and Supplementary Payments is limited as described in SECTION III-LIMITS OF INSURANCE -Amended (number V of this endorsement) and

(2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverage A,B,D, medical expenses under Coverage C and/or in the payment of sums under Supplementary Payments.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND D.

b. This Professional Liability Insurance applies to damages only if:

(1) The "professional incident" first causes damages after installation, testing and final acceptance by the user;

(2) The damages are caused by a "professional incident" that takes place in the "coverage territory";

(3) The damages are caused by a "professional incident" that did not occur before the Retroactive Date shown in the Declarations or after the end of the policy period and

(4) A claim for damages because of a "professional incident" is first made against any insured in accordance with paragraph c. below, during the policy period or any EXTENDED REPORTING PERIODS we provide.(Section V Amended).

c. A claim by a person or organization seeking damages will be deemed to have been made at the earlier of the following times:

(1) When notice of such claim is received and is recorded by any Insured or by us, whichever comes first; or
(2) When we make settlement in accordance with paragraph 1.a. above.

All claims for damages because of a "professional incident" to the same person or organization including damages claimed by any person or organization for care, loss of services, or death resulting at any time from the "professional incident" will be deemed to have been made at the time the first of these claims is made against any insured.

B. SECTION I COVERAGE A EXCLUSIONS THAT APPLY TO COVERAGE D

Exclusions d., e., g., h., i., k., l., and n. of Item 2. Exclusions of SECTION I - COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY of the COMMERCIAL GENERAL LIABILITY COVERAGE FORM also apply to COVERAGE D ELECTRONIC DATA PROCESSING PROFESSIONAL LIABILITY

C. ADDITIONAL EXCLUSIONS THAT APPLY TO SECTION I COVERAGE D:

This insurance does not apply to:

(i) Damages arising out of any "professional incident" for which an insured is legally responsible and judicially determined to be:
   
   (a) dishonest, fraudulent or criminal; or
   
   (b) committed with willful misconduct and reckless disregard or knowledge that such willful misconduct is a tort or is unlawful.

(ii) Damages arising out of any alleged or actual violations in the sale or transfer of any securities, or any violation of the Securities Act of 1933 as amended or the Securities Exchange Act of 1934 as amended or any State Blue Sky or similar state or federal statutes.

(iii) Damages arising out of any alleged or actual unlawful restraint of trade, antitrust or unfair business or trade practices, price fixing, fee splitting, kickbacks, illegal rebates, or injunctive relief relating to same, under any federal or state law, statute, rule or regulation.

(iv) Damages arising out of any alleged or actual infringement of intellectual property rights including copyright, title, slogan, patent, service name, service mark, trade name, trademark, trade dress or the theft of trade secrets.

(v) Damages arising out of
   
   (a) liability of others assumed by an insured under any contract or agreement, unless such liability would have been covered in the absence of such contract or agreement, or
   
   (b) alleged or actual breach of an express contract, guarantee or warranties
   
   (c) or estimates of probable costs or cost estimates being exceeded.

(vi) Damages arising out of the bankruptcy or insolvency of any insured.

(vii) Damages arising out of "bodily injury", "property damage" "personal injury", "advertising injury" or medical expenses for which coverage is provided under COVERAGE A, B, or C.

(viii) Damages arising out of humiliation, harassment or unlawful discrimination.

(ix) Damages arising out of computer viruses or the tampering with or unauthorized use of or access to computers, systems, programs or data.

(x) Damages arising out of a claim made by an insured against another insured.
(xi) Damages arising out of any alleged or actual violation of duties, responsibilities, or obligations of an
Insured regarding an employee benefit plan, pension plan, trust, profit sharing plan or the Employee
Retirement Income Security Act of 1974, Public Law 93-406 (referred to as the Pension Reform Act
of 1974), or any amendments, orders or regulations issued pursuant thereto, similar state or local
laws.

(xii) Damages arising out of operations of any person, partnership, firm, association, corporation or any
other kind of business or organization, public or private, and its agents and employees not named in
the Declarations:

(a) which is wholly or partly owned by any insured,

(b) which wholly or partly owns any insured,

(c) which is a parent, subsidiary, affiliated or sister company of any insured,

(d) which controls, operates or manages any insured,

(e) in which any insured is a partner, employee, officer, director, sole proprietor, stockholder or
trustee; or to any claim made against any insured solely because an insured is a partner,
employee, officer, director, sole proprietor, stockholder or trustee for any person, partnership,
firm, association, corporation or any other kind of business or organization, public or private,
and its agents and employees.

(xiii) Damages arising out of

(a) commingling, conversion, misappropriation or defalcation of funds or other property; or

(b) the inability or the failure to pay or collect funds, premium, taxes, or claim money.

(xiv) Damages arising out of any claim made by any employee or former employee arising out of a
contract of employment with an insured and alleging breach thereof, including but not limited to
wrongful termination or discharge.

(xv) Damages arising out of a delay of any contract or agreement.

(xvi) (1) Damages arising out of the actual, alleged or threatened discharge, dispersal, seepage,
migration, release or escape of pollutants at any time.

(2) Any loss, cost or expense arising out of any;

   (a) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain,
treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or

   (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for,
monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way
responding to, or assessing the effects of pollutants.

   Pollutants means any solid, liquid, gaseous, or thermal irritant or contaminant including smoke,
vapor, soot, fumes, acid alkalis, chemicals and waste. Waste includes material to be recycled,
reconditioned or reclaimed.

(xvii) Damages arising out of;

   (a) civil, criminal or administrative fines or penalties, punitive or exemplary damages, a multiple of
compensatory damages or any other fine or penalty;

   (b) the restitution of consideration or expense paid to an insured for services rendered or which
should have been rendered;
(c) injunctive relief, declaratory relief, or any recovery or relief other than monetary damages and
(d) disputes over fees, commissions, deposits and charges made for services or products.

D. AMENDMENT OF SECTION II WHO IS INSURED

Item 4. of SECTION II - WHO IS AN INSURED of the COMMERCIAL GENERAL LIABILITY COVERAGE FORM is deleted

E. AMENDMENTS OF SECTION III LIMITS OF INSURANCE

a) Item 3. of SECTION III-LIMITS OF INSURANCE is deleted and replaced by;

3. The Products-Completed Operations Aggregate Limit is the most we will pay for the sum of
   1. damages under Coverage A because of "bodily injury and "property damage", included in the "products -completed operations hazard", and 
   2. damages under Coverage D.

b) Section III-LIMITS OF INSURANCE is amended to add the following item;

8. Subject to 3. above, the EACH CLAIM LIMIT shown below is the most we will pay under Coverage D
   for the sum of damages arising out of any one claim. Two or more claims arising out of a single act,
   error or omission or a series of related acts, errors or omissions shall be treated as a single claim.

____________________ EACH CLAIM LIMIT

F. AMENDMENT OF DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE-SECTION IV-COMMERCIAL GENERAL LIABILITY CONDITIONS

Paragraph a. of item 2. Duties In The Event of Occurrence, Offense, Claim Or Suit is deleted and replaced by the following;

a. You must see to it that that we are notified as soon as practicable of an "occurrence", "professional incident" or offense which may result in a claim. To the extent possible, notice should include:

   (1) How, when and where the "occurrence", "professional incident" or offense took place;
   (2) The names and addresses of any injured persons and witnesses; and
   (3) The nature and location of any injury or damage arising out of the "occurrence", "professional incident" or offense.

Notice of an "occurrence", "professional incident" or offense is not notice of a claim.

G. AMENDMENT OF OTHER INSURANCE-SECTION IV-COMMERCIAL GENERAL LIABILITY CONDITIONS

Paragraph b. Excess Insurance of item 4. Other Insurance of SECTION IV-COMMERCIAL GENERAL LIABILITY CONDITIONS is amended to add the following;

(5) That is Professional or Errors and Omissions insurance providing coverage for "professional incidents" to persons insured under this policy.

We will have no duty under Coverage D to defend any claim or suit that any other insurer has a duty to defend. If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.
H. AMENDMENT OF YOUR RIGHT TO CLAIM AND "OCCURRENCE" INFORMATION - SECTION IV-
COMMERCIAL GENERAL LIABILITY CONDITIONS

Item 10. Your Right to Claim and "Occurrence" Information of SECTION IV - COMMERCIAL GENERAL
LIABILITY CONDITIONS is deleted and replaced by:

10. Your Right to Claim and "Occurrence" and "Professional Incident" Information

We will provide the first Named Insured shown in the Declarations with the following information relating to this and any preceding general liability claims made Coverage Part we have issued to you during the previous three years:

a. A list or other record of each "occurrence", or "professional incident" not previously reported to any other insurer, of which we were notified in accordance with paragraph 2.a. of the DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT Condition in COMMERCIAL GENERAL LIABILITY CONDITIONS (Section IV). We will include the date and brief description of the "occurrence" or "professional incident" if that information was in the notice we received.

b. A summary by policy year, of payments made and amounts reserved, stated separately, under any applicable General Aggregate Limit, and Products - Completed Operations Aggregate Limit

Amounts reserved are based on our judgment. They are subject to change and should not be regarded as ultimate settlement values.

You must not disclose this information to any claimant or any claimant's representative without our consent.

If we cancel or elect not to renew this Coverage Part, we will provide claim information no later than 30 days before the date of policy termination. In other circumstances, we will provide this information only if we receive a written request from the first Named Insured within 60 days after the end of the policy period. In this case, we will provide this information within 45 days of receipt of the request.

We compile claim, "occurrence" and "professional incident" information for our own business purposes and exercise reasonable care in doing so. In providing this information to the first Named Insured, we make no representations or warranties to insureds, insurers, or others to whom this information is furnished by or on behalf of any insured. Cancellation or nonrenewal will be effective even if we inadvertently provide inaccurate information.

I. AMENDMENT OF SECTION V EXTENDED REPORTING PERIODS

SECTION V - EXTENDED REPORTING PERIODS is deleted and replaced by the following:

1. We will provide one or more Extended Reporting Periods, as described below, if:

   a. This Coverage Part is canceled or not renewed; or

   b. We renew or replace this Coverage Part with Insurance that:

      (1) Has a Retroactive Date later than the date shown in the Declarations of this Coverage Part; or

      (2) Does not apply to "bodily injury", "property damage" or "professional incident" on a claims-made basis.

2. Extended Reporting Periods do not extend the policy period or change the scope of coverage provided. They apply only to claims for:

   a. "Bodily injury", "property damage" or "professional incident" that occurs before the end of the policy period but not before the Retroactive Date, if any, shown in the Declarations;
b.  "Personal injury" or "advertising injury" caused by an offense committed before the end of the policy period but not before the Retroactive Date, if any, shown in the Declarations.

Once in effect, Extended Reporting Periods may not be canceled.

3. A Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the policy period and lasts for:

a. Sixty days with respect to claims because of "bodily injury", "property damage" arising out of an "occurrence" reported to us, not later than sixty days after the end of the policy period, in accordance with paragraph 2.a. of the DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT condition in COMMERCIAL GENERAL LIABILITY CONDITIONS (Section IV);

b. Sixty days with respect to claims because of "personal injury" and "advertising injury" arising out of an offense reported to us not later than sixty days after the end of the policy period in accordance with paragraph 2.a. of the DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT condition in COMMERCIAL GENERAL LIABILITY CONDITIONS (Section IV);

c. Sixty days with respect to claims for damages arising out of "professional incident" reported to us, not later than sixty days after the end of the policy period, in accordance with paragraph 2.a. of the DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT condition in COMMERCIAL GENERAL LIABILITY CONDITIONS (Section IV).

The Basic Extended Reporting Period does not apply to claims that are covered under any subsequent insurance you purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such claims.

4. A Supplemental Extended Reporting Period of five years duration is available, but only by an endorsement and for an extra charge. This supplemental period starts when the Basic Extended Reporting Period, set forth in paragraph 3. above, ends.

You must give us a written request for the endorsement within 60 days after the end of the policy period. The Supplemental Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.

We will determine the additional premium in accordance with our rules and rates. In doing so, we may take into account the following:

a. The exposures insured;

b. Previous types and amounts of Insurance;

c. Limits of Insurance available under this Coverage Part for future payment of damages; and
d. Other related factors.

The additional premium will not exceed 200% of the annual premium for this Coverage Part.

The endorsement shall set forth the terms, not inconsistent with this Section, applicable to the Supplemental Extended Reporting Period, including a provision to the effect that the insurance afforded for claims first received during such period is excess over any other valid and collectible insurance available under policies in force after the Supplemental Extended Reporting Period starts.

5. Extended Reporting Periods do not reinstate or increase the limits of Insurance applicable to any claim to which this Coverage Part applies. Claims for such injury or damage which are first received and recorded during the Basic Extended Reporting Period (or during the Supplemental Extended Reporting Period, if it is in effect) will be deemed to have been made on the last day of the policy period.
J. **AMENDMENT OF SECTION VI DEFINITIONS**

**SECTION VI - DEFINITIONS** of the COMMERCIAL GENERAL LIABILITY COVERAGE FORM is amended to add the following definition:

"Professional incident" means;

a negligent act, error or omission in the analysis, design or development of your electronic computer products, computer software, computer systems or computer programs which results in the failure of your electronic computer products, computer software, computer systems or computer programs to perform the function or serve the purpose intended, including any resulting loss of use.