B.C. LAWYERS' COMPULSORY PROFESSIONAL LIABILITY INSURANCE 2011 RENEWAL ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. LPL 10-01-01

INSURER:

THE LSBC CAPTIVE INSURANCE COMPANY LTD.

In consideration of the premium paid, it is hereby understood and agreed that the following amendments are made to this policy effective January 1, 2011:

- 1. The Policy Number is changed to LPL 11-01-01.
- 2. The following changes are made to the DECLARATIONS:
 - 2.Policy PeriodFrom January 1, 2011 to January 1, 2012
(12:01 a.m. standard time).
- 3. In the bolded sentence at the end of the DECLARATIONS and before the DEFINITIONS, "2010" is changed to "2011".
- 4. The following changes are made to the DEFINITIONS:

The definition of **Damages** is amended by replacing "any costs ordered as special costs or ordered pursuant to Rule 57(37) of the former Supreme Court Rules, Rule 14-1(33) of the Supreme Court Civil Rules, Rule 16-1(30) of the Supreme Court Family Rules or Rule 71 of the Court of Appeal Rules or their equivalents as amended from time to time" in both paragraph (a) subparagraph (iv) and paragraph (b) subparagraph (ii) with "any order for costs or indemnification for costs made against you in litigation in which you are not a party, or any order for special costs".

5. The following change is made to the INSURING AGREEMENTS for Part A Professional Liability:

Insuring Agreement A 2.4 is amended by replacing "action" with "arbitration".

6. The following changes are made to the EXCLUSIONS:

Exclusion 7.1 is amended by adding "or" after "a law firm;".

Exclusions 7.2 and 7.3 are deleted in their entirety.

Exclusion 7.4 is renumbered "7.2" and amended by adding "trade union, society or" after "a" and before "not-for-profit **organization** that provides".

Exclusion 7.4.1 is renumbered "7.2.1".

Exclusion 7.4.2 is renumbered "7.2.2" and amended by adding "trade union, society or not-for-profit" after "on behalf of such" and before "**organization**;".

7. The following changes are made to the CONDITIONS:

Condition 4.1 is amended by replacing "Susan I. Forbes, QC, Director of Insurance" with "Kate Jenkins, Claims Manager".

Condition 5.1.1 is amended by adding ", information and documents" after "give written statements" and before "to and meet with us", and by adding "or reviewing" after "for the purpose of determining" and before "coverage;".

The second sentence of Condition 5.4 is changed to: "You agree that any disclosure does not constitute a waiver of privilege with respect to any third parties or, if it does, constitutes a limited waiver of privilege only for the purpose for which it is disclosed."

Condition 18 is amended first by adding ". Except as provided in Insuring Agreement A 2.4" after "any applicable federal laws of Canada" and before ", and all disputes arising", and second by deleting "and" before "all disputes arising".

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Dated this 4th day of November, 2010.

The LSBC Captive Insurance Company Ltd.

Susan I. Forbes, QC, Secretary