B.C. LAWYERS' COMPULSORY PROFESSIONAL LIABILITY INSURANCE 2013 RENEWAL ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. LPL 12-01-01

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, 2013:

- 1. The Policy Number is changed to LPL 13-01-01.
- 2. The following changes are made to the DECLARATIONS:
 - 2. **Policy Period** From January 1, 2013 to January 1, 2014 (12:01 a m. standard time).
- 3. In the bolded sentence at the end of the DECLARATIONS and before the DEFINITIONS, "2012" is changed to "2013".
- 4. After the bolded sentence at the end of the DECLARATIONS and before the DEFINITIONS, the following sentence is added: "Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act*."
- 5. The following change is made to the DEFINITIONS:

The definition of **Reciprocal Jurisdiction** is amended by replacing "the province or territory" with "the province, but not the territory,".

6. The following changes are made to the CONDITIONS:

Condition 3.2 is revised by replacing "term, exclusion or breach of a condition" with "exclusion, breach of a condition, or any other term".

The second sentence of Condition 5.4 is amended by adding "consent to any permitted disclosure, and" after "You" and before "agree that", and by replacing "any disclosure" with "such disclosure".

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Dated this 31 day of October, 2012.

The LSBC Captive Insurance Company Ltd.

Susan I. Forbes, QC, Secretary

[12/2012]