ENDORSEMENT

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.: 6502229
Issued to: Schools Excess Liability Fund
By: LEXINGTON INSURANCE COMPANY

CRISIS RESPONSE COVERAGE EXTENSION ENDORSEMENT

This endorsement modifies insurance provided by under the following:

COMMERCIAL UMBRELLA LIABILITY POLICY

- CRISIS RESPONSE NOTIFICATION TELEPHONE NUMBER: 888-790-7233

THIS ENDORSEMENT EXTENDS COVERAGE TO PROVIDE FOR “CRISIS RESPONSE COSTS” AND “CRISIS MANAGEMENT LOSS” IN THE EVENT OF A “CRISIS EVENT” AS DEFINED HEREIN. THE LIMITS OF INSURANCE PROVIDED FOR SUCH COVERAGE ARE IN ADDITION TO THE LIMITS OF INSURANCE PROVIDED IN THE DECLARATIONS OF THIS POLICY. IF THIS ENDORSEMENT IS ATTACHED TO A CLAIMS-MADE POLICY, THIS ENDORSEMENT NEVERTHELESS REQUIRES THAT ALL OF THE CRITERIA SET FORTH IN SECTION I., SUBPARAGRAPHS B.1. THROUGH B.4., INCLUSIVE, BE MET.

SCHEDULE

<table>
<thead>
<tr>
<th>Crisis Response Coverage Extension</th>
<th>Limits of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crisis Response Aggregate Limit</td>
<td>$300,000</td>
</tr>
<tr>
<td>Each Crisis Response Costs Limit</td>
<td>$250,000</td>
</tr>
<tr>
<td>Each “Crisis Event”</td>
<td></td>
</tr>
<tr>
<td>Each Crisis Management Loss Limit</td>
<td>$50,000</td>
</tr>
<tr>
<td>Each “Crisis Event”</td>
<td></td>
</tr>
</tbody>
</table>

Notwithstanding any provisions to the contrary in the policy to which this endorsement is attached, subject to the Limits of Insurance as shown in the above Schedule and in accordance with the terms and conditions set forth in this endorsement, the policy is extended to provide “crisis response costs” and “crisis management loss” resulting from a “crisis event”.

SECTION I. - CRISIS RESPONSE COVERAGE EXTENSION

A. We will reimburse you or pay on your behalf, at our sole discretion, reasonable and necessary “crisis response costs” and/or “crisis management loss” arising out of: (1) “bodily injury” or “property damage” for which coverage is provided under this policy, or (2) the actual and immediate threat of “bodily injury” or “property damage” for which coverage would be provided under this policy (hereinafter, item (2) is referred to as “imminent injury”), but only with respect to a “crisis event” to which insurance applies. The amount we will reimburse you or pay on your behalf for such “crisis response costs” and/or “crisis management loss” is limited as described in SECTION III - CRISIS RESPONSE LIMITS OF INSURANCE. No “Retained Amount” shall apply to this coverage extension endorsement.

B. We will reimburse you or pay on your behalf “crisis response costs” and/or “crisis management loss” arising out of a “crisis event” only if:

1. The “bodily injury” or “property damage” or “imminent injury” takes place in the “coverage territory”; and
2. The “bodily injury” or “property damage” or “imminent injury” commences to occur during the policy period, and

3. Such “crisis response costs” and/or “crisis management loss” did not arise out of any fact, circumstance, pre-existing condition, situation, “bodily injury”, “property damage”, or “imminent injury” that you, prior to the inception date of this policy, knew, or reasonably should have known, could lead to, cause or result in such “crisis response costs” and/or “crisis management loss”, and

4. Such “crisis response costs” and/or “crisis management loss” are incurred within thirty (30) days after the commencement date of the “crisis event”. The end of the policy period will not cut short this thirty (30) day period.

SECTION II. – EXCLUSIONS

The exclusions of the policy apply to this endorsement, including, but not limited to, the Workers Compensation and Similar Laws exclusion. However, the following additional exclusions applicable to this endorsement supersede any similar exclusions in the policy.

This coverage extension does not apply to:

Newly acquired or merged entities

“Crisis response costs” or “crisis management loss” resulting from “bodily injury” or “property damage” or “imminent injury” that occurred prior to the date you acquired or merged with any other entity.

SECTION III. – CRISIS RESPONSE LIMITS OF INSURANCE

A. The Schedule above and the rules below establish the most we will reimburse or pay on your behalf for “crisis response costs” and “crisis management loss” regardless of the number of Insureds, “crisis events”, or “affected persons”.

B. The Crisis Response Aggregate Limit is the most we will reimburse or pay on your behalf for the sum of all “crisis response costs” and “crisis management loss” under this endorsement.

C. Subject to Paragraph B. above, the Each Crisis Response Costs Limit is the most we will reimburse or pay on your behalf for all “crisis response costs” arising out of any one “crisis event”.

D. Subject to Paragraph B. above, the Crisis Management Loss Limit is the most we will reimburse or pay on your behalf for all “crisis management loss” arising out of any one “crisis event”.

All “crisis events” or all related or interrelated “crisis events” will be deemed to be one “crisis event”.

SECTION IV. – DEFINITIONS

The definitions of the policy apply to this endorsement. However, the following additional definitions applicable to this endorsement supersede any similar definitions in the policy.

You and your refer to the Named Insured and we, us and our refer to the Company providing this insurance. Other words and phrases that appear in quotation marks have special meaning as follows:

A. “Affected persons” means those individuals who suffer direct “bodily injury” or “property damage”, or directly experience “imminent injury”, including such individuals immediate family members.
B. “Bodily injury” means bodily injury, sickness, or disease sustained by a person, including death resulting from any of these at any time.

C. “Crisis event” means a man-made emergency situation, including, but not limited to, arson, a bombing, the taking of hostages, a mass shooting, terrorism (if covered under the policy only), intentional contamination of food, drink, or pharmaceuticals that results in covered “bodily injury”, “property damage” or “imminent injury” to multiple persons and significant adverse regional or national news media coverage.

D. “Crisis management firm” means a public relations firm or crisis management firm, assigned or approved by us in writing, that is hired by you to perform services of the type covered under “crisis management loss” in connection with a “crisis event”.

E. “Crisis management loss” means reasonable and necessary fees and expenses incurred by a crisis management firm or your “employees” in providing public relations and media management services for the purpose of maintaining and restoring public confidence in you. These expenses may include printing, advertising, or mailing of materials to manage reputational risk. This does not include the salaries of your “employees”.

F. “Crisis response costs” means:

1. reasonable and necessary “emergency transport expenses”, “emergency psychology expenses”, funeral expenses, travel expenses, and temporary living expenses incurred by you to provide relief and/or support to “affected persons”, and

2. expenses incurred by you to secure the scene of a “crisis event”.

“Crisis response costs” shall not include “defense costs” or “crisis management loss”.

G. “Defense costs” means legal fees and expenses incurred by you for legal advice or services sought in anticipation of, or upon actual receipt of, a claim alleging liability and seeking damages for “bodily injury”, “property damage” or “imminent injury”.

H. “Emergency transport expenses” means reasonable and necessary emergency transport expenses, occurring within 24-hours after a “crisis event”, to transport an “affected person” sustaining “bodily injury” in a “crisis event” to a medical treatment facility.

I. “Emergency psychology expenses” means reasonable and necessary expenses for psychology or counseling services provided to “affected persons” and incurred within the first fourteen (14) days of a “crisis event”. This does not include the costs or expenses of any medications or hospitalizations. Such psychology or counseling services must be approved by the “crisis management firm”.

J. “Property damage” means:

1. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or

2. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the “crisis event” that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and
applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.
SECTION V. - CONDITIONS

The general and/or common conditions of the policy apply to this endorsement. However, the following conditions applicable to this endorsement supersede any similar conditions in the policy to the contrary.

A. Insured’s Duties in the Event of a “Crisis Event”

1. You must see to it that we are notified by telephone within twenty-four (24) hours of a “crisis event” which may result in “crisis response costs” or “crisis management loss”. The call must be made to 888-790-7233. If necessary, we will provide you with an approved “crisis management firm” unless we agree to accept a “crisis management firm” that you have selected.

2. Thereafter you must provide written notice, as soon as practicable. To the extent possible, this written notice should include:
   a. How, when and where the “crisis event” took place;
   b. The names and addresses of any “affected parties” and witnesses; and
   c. The nature and location of any injury or damage arising out of the “crisis event”.

3. If reimbursement is sought directly by you, you must submit a claim for reimbursement of “crisis response costs” and “crisis management loss” within ninety (90) days after incurring such “crisis response costs” or “crisis management loss”. Such claim(s) must include invoices and/or receipts supporting such “crisis response costs” or “crisis management loss” for each and every expense in excess of fifty (50) dollars.

4. Written notice and claim submission as required in Paragraphs 1. and 2. of this section, respectively, shall be mailed or delivered to:

   Lexington Insurance Company
   Casualty Claim Department
   100 Summer Street
   Boston, MA 02110

B. Anti-Stacking Provision

If “crisis response costs” and/or “crisis management loss” provided by this coverage extension endorsement are also provided by any other insurance issued to you by us or any of our affiliated companies (whether or not such costs or loss are referred to using these same terms), the maximum limit of insurance under all insurance available shall not exceed the highest applicable limit of insurance available under any one policy or endorsement. This condition does not apply to any other insurance issued by us or any of our affiliated companies specifically intended to apply as excess insurance over this coverage extension endorsement.

All other terms and conditions of the policy remain the same.

__________________________________________
Authorized Representative