HR PILOT™ SERVICES DEDUCTIBLE REDUCTION ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that Section V. LIMIT OF LIABILITY, PAYMENTS AND DEDUCTIBLE, (B) Deductible, paragraph (3) is deleted and replaced with the following:

(3) The Deductible will be reduced by fifty percent (50%) if a Claim is fully and finally resolved through mediation prior to the commencement of litigation, arbitration or any other proceeding against an Insured. Solely with respect to a Claim for an Employment Practices Wrongful Act, the Deductible applicable to Insuring Agreement I.(A) will be reduced by fifty percent (50%) if:

(a) an Insured consulted the HR Pilot™ program at least twenty-four (24) hours before taking any adverse employment action against an Employee which becomes the factual basis for the Employment Practices Wrongful Act Claim; and

(b) the Named Insured and any other Insured thereafter substantially complied with the guidance or advice provided by the HR Pilot™ program representative.

All other terms and conditions of this Policy remain unchanged.
This insurance is issued pursuant to the California Insurance Code, Sections 1760 through 1780, and is placed in an insurer or insurers not holding a Certificate of Authority from or regulated by the California Insurance Commissioner.

HR PILOT™ HUMAN RESOURCE GUIDANCE SERVICES

POLICYHOLDER NOTICE

In conjunction with this Policy, and at no additional cost to any Insured, you are entitled to human resource and risk management services provided through the HR Pilot™ program.

The HR Pilot™ program provides you with unlimited telephone and email support regarding step-by-step procedures for the handling of common human resource issues, among other support services. To utilize these services, please telephone:

HR Pilot™ Help Line at (800) 980-2988.

Importantly, you may be eligible for a reduction in your Deductible in the event of a claim under your Policy if you contact and comply with advice from the HR Pilot™ program. Carefully review your Policy for the relevant terms and conditions to take advantage of this incentive.

All Other Terms, Conditions and Exclusions of the Policy Remain as Stated.
MODIFICATION OF INSURING AGREEMENTS ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that Section I. INSURING AGREEMENTS is deleted in its entirety and replaced with the following:

I. INSURING AGREEMENTS

In consideration of the payment of the premium and in reliance upon all statements made and information submitted with the Application, which is deemed attached hereto and made a part of this Policy, and subject to the Limit of Liability and Deductible as well as all terms, conditions, limitations and exclusions of this Policy, the Company and Named Insured agree as follows:

(A) Employment Practices Wrongful Act Coverage

The Company shall pay Loss and Defense Costs, in excess of the Deductible and subject to this Policy’s Limit of Liability, that an Insured is legally obligated to pay as a result of a Claim made against an Insured for an Employment Practices Wrongful Act as long as: (1) the Claim is first made against an Insured during the Policy Period or Extended Reporting Period (if applicable), and reported to the Company in writing during the Policy Period or Extended Reporting Period (if applicable); (2) the Named Insured, Management Team, or Member had no knowledge of the facts or circumstances giving rise to the Claim prior to the Effective Date of the first Employment Practices Liability Insurance policy issued by the Company to the Named Insured and continuously renewed and maintained in effect to the Effective Date of this Policy; and (3) the Employment Practices Wrongful Act was committed after this Policy’s Retroactive Date (if applicable).

(B) Third Party Wrongful Act Coverage

All Other Terms, Conditions and Exclusions of the Policy Remain as Stated.

By: [Signature]
Authorized Representative
The **Company** shall pay **Loss** and **Defense Costs**, in excess of the Deductible and subject to this **Policy’s** Limit of Liability, that an **Insured** is legally obligated to pay as a result of a **Claim** made against an **Insured** for a **Third Party Wrongful Act** as long as: (1) the **Claim** is first made against an **Insured** during the **Policy Period** or Extended Reporting Period (if applicable), and reported to the **Company** in writing during the **Policy Period** or Extended Reporting Period (if applicable); (2) the **Named Insured, Management Team**, or **Member** had no knowledge of the facts or circumstances giving rise to the **Claim** prior to the Effective Date of the first Employment Practices Liability Insurance policy issued by the **Company** to the **Named Insured** and continuously renewed and maintained in effect to the Effective Date of this **Policy**; and (3) the **Third Party Wrongful Act** was committed after this **Policy’s** Retroactive Date (if applicable).

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**Endorsement**

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<th>Policy Number</th>
<th>Endorsement</th>
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All Other Terms, Conditions and Exclusions of the Policy Remain as Stated.

By: [Signature]

Authorized Representative
This insurance is issued pursuant to the California Insurance Code, Sections 1760 through 1780, and is placed in an insurer or insurers not holding a Certificate of Authority from or regulated by the California Insurance Commissioner.

THIS ENDORSEMENT CHANGES THIS POLICY. PLEASE READ IT CAREFULLY.

NON-STACKING AND NON-AGGREGATING LIMITS OF LIABILITY ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that Section V. LIMIT OF LIABILITY, PAYMENTS AND DEDUCTIBLE, (A) Limit of Liability and Payment of Loss and Defense Costs is amended by the addition of the following:

(6) If a Claim or Interrelated Claims is/are made against one or more Insureds to which this Policy, or any other policy of insurance issued by the Company or any of its parent or affiliated companies, applies, under no circumstance shall the Company or its parent or affiliated companies be obligated to:

(a) pay Loss and Defense Costs greater than the largest per Claim Limit of Liability, or any applicable Sublimit of Liability, under any applicable policies; and

(b) pay Loss and Defense Costs on an aggregate basis greater than the largest Total Aggregate Limit of Liability under any the applicable policies.

No Insured shall have the right to stack or aggregate any per Claim Limit of Liability, Sublimit of Liability, or any Total Policy Aggregate Limit of Liability.

All other terms and conditions of this Policy remain unchanged.

All Other Terms, Conditions and Exclusions of the Policy Remain as Stated.

By: [Signature]
Authorized Representative
Endorsement
Effective Date  Policyholder  Policy Number  Endorsement

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This insurance is issued pursuant to the California Insurance Code, Sections 1760 through 1780, and is placed in an insurer or insurer not holding a Certificate of Authority from or regulated by the California Insurance Commissioner.

THIS ENDORSEMENT CHANGES THIS POLICY. PLEASE READ IT CAREFULLY.

IMMIGRATION DEFENSE COSTS COVERAGE ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that this Policy is amended as follows:

1. Subject to all other terms and conditions of this Policy, the Company shall pay Defense Costs, in excess of Deductible reflected at Item 5. in the Declarations of this Policy applicable to Insuring Agreement I(A), up to a per Claim and aggregate limit of liability of USD 50,000, in response to a Claim asserting that the Named Insured has violated the Immigration Reform Control Act of 1986 ("IRCA") or any other similar federal, state or local law or regulation, provided always that:

   (1) the Named Insured, the Management Team, Member and each Insured seeking coverage under this Endorsement had no knowledge of the facts or circumstances giving rise to the Claim prior to the Policy Period; and

   (2) the alleged violation of the IRCA or similar law or regulation took place after the Policy’s Retroactive Date (if applicable).

2. Notwithstanding the above, this Endorsement shall not apply if the Named Insured has not complied with laws and regulations imposed by the Department of Homeland Security, the U.S. Immigration and Customs Enforcement, the Social Security Administration, or any state or local equivalent public agencies regarding Employee Correction Requests ("no match letters"), Notice of Suspect Documents, or similar informational inquiries, whether formal or informal in nature.

3. The Company shall have no obligation to pay any Loss or other amount associated with any Claim to which this Endorsement applies.

All other terms and conditions of this Policy remain unchanged.

All Other Terms, Conditions and Exclusions of the Policy Remain as Stated.

By: [Signature]
Authorized Representative
WAGE AND HOUR DEFENSE COSTS SUBLIMIT ENDORSEMENT

In consideration of the premium charged, it is understood and agreed that solely for purposes of this Endorsement, this Policy is amended as follows:

1. Section IV. EXCLUSIONS, (B) is deleted and replaced with the following:

   This Policy does not apply to any Loss:

   (B) for, based upon, or arising from an actual or alleged violation of the Fair Labor Standards Act or any other federal, state, or local wage and hour law, regulation, or order, including, but not limited to, those relating to overtime compensation, on-call time, minimum wage, employment misclassification, gratuities, vacation pay, meal and rest breaks, uniform and equipment reimbursement, payroll deductions, waiting time penalties, books, records, and documentation obligations, mileage or other business expense reimbursement. This Exclusion does not apply to any separate Loss or Defense Costs arising from an Employment Practices Wrongful Act.

   Notwithstanding the foregoing, the Company shall pay Defense Costs on behalf of one or more Insureds named in a Claim to which this Exclusion (B) would otherwise apply, up to an aggregate Sublimit of Liability of USD100,000 (“Wage and Hour Defense Sublimit”).

   If a Claim includes allegations triggering the limited grant of Defense Costs under this Endorsement, and allegations asserting a separate Employment Practices Wrongful Act, the Wage and Hour Defense Sublimit set forth above shall not apply to those Defense Costs incurred solely in defense of the Employment Practices Wrongful Act.

All Other Terms, Conditions and Exclusions of the Policy Remain as Stated.
Houston Casualty Company
Houston, TX

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2. A separate Deductible of USD25,000 shall apply to each Claim to which this Endorsement applies. If no amount is stated, the Deductible in the Declarations applicable to Insuring Agreement I.(A) shall apply.

If a Claim includes allegations of an Employment Practices Wrongful Act and also includes allegations to which this Endorsement applies, the higher of the Deductibles stated in this Endorsement and in the Declarations applicable to Insuring Agreement I.(A) shall apply.

3. With respect to any Claim to which this Endorsement applies, the Retroactive Date shall be 04/26/2017. If no date is listed, the Retroactive Date stated in the Declarations of this Policy, if any, shall apply.

4. If Defense Costs provided by this Endorsement are also available to one or more Insureds under any other policy of insurance, including any other policy issued by the Company, or indemnity agreement, payment of Defense Costs by such insurer or indemnitor shall reduce the Wage and Hour Defense Sublimit available herein as though such amounts were paid by the Company.

All other terms and conditions of this Policy remain unchanged.

All Other Terms, Conditions and Exclusions of the Policy Remain as Stated.

By: [Signature]
Authorized Representative

EPL 3580 (4.17) Page 2 of 2
SERVICE OF SUIT ENDORSEMENT

This Endorsement applies in jurisdictions where the Company is not an admitted insurer.

It is hereby understood and agreed that in the event of the Company's failure to pay the amount claimed to be due hereunder, the Company, at the request of an Insured, will submit to the jurisdiction of a Court of competent jurisdiction within the United States and will comply with all requirements necessary to give such Court jurisdiction and all matters regarding Service of Suit shall be determined in accordance with the law and practice of such Court. Nothing in this Endorsement constitutes or should constitute a waiver of the Company's rights to commence an action in any Court of competent jurisdiction in the United States; to remove an action to a United States District Court; to seek a transfer of a case to another Court as permitted by the laws of the United States or any State in the United States; or to appeal any judgment or ruling.

It is further understood and agreed that, pursuant to any statute of any state, territory or district of the United States which makes provision therefore, the Company hereby designates the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as its true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of any Insured or any beneficiary hereunder arising out of this Policy of insurance, and hereby designates the President of the Houston Casualty Company in care of the General Counsel, at 13403 Northwest Freeway, Houston, TX, 77040, as the person to whom the said officer is authorized to mail such process or true copy thereof.

It is further understood and agreed that service of process in such suit may be made upon NATIONAL REGISTERED AGENTS, INC., 2875 Michelle Drive, Suite 100, Irvine, CA 92606, and that in any suit instituted against any one of them upon this contract, the Company will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

All Other Terms, Conditions and Exclusions of the Policy Remain as Stated.
POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is already included in your policy (including any quotation for insurance) to which this notice applies. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term “act of terrorism” means any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, INCLUDING BUT NOT LIMITED TO, AN EXCLUSION FOR NUCLEAR EVENTS. PLEASE READ IT CAREFULLY. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a $100 billion cap that limits U.S. Government reimbursement as well as insurers’ liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds $100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed $100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for certified acts of terrorism as defined in the Terrorism Risk Insurance Act, as amended in 2015, is: $0.00. This amount does not include any charges for the portion of loss covered by the Federal Government under the Act.

I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED IN 2015, ANY LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM UNDER MY POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT, AND ARE SUBJECT TO A $100 BILLION CAP THAT MAY REDUCE MY COVERAGE, AND I HAVE BEEN NOTIFIED OF THE PORTION OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

INSURANCE CARRIER: Houston Casualty Company

All Other Terms, Conditions and Exclusions of the Policy Remain as Stated.

By: [Signature]
Authorized Representative
This insurance is issued pursuant to the California Insurance Code, Sections 1760 through 1780, and is placed in an insurer or insurer not holding a Certificate of Authority from or regulated by the California Insurance Commissioner.

**THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.**

**POLICYHOLDER DISCLOSURE NOTICE**

**TERRORISM RISK INSURANCE ACT OF 2015**

**PREMIUM NOTICE**

Your policy contains coverage for certain losses caused by terrorism. In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributed to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributed to such coverage is show in the Schedule of this endorsement or in the policy Declarations.

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds $100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds $100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**SCHEDULE- PART I**

**Terrorism Premium (Certified Acts): $ 0.00**

By: [Signature]

Authorized Representative
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**SCHEDULE-PART II**

Federal share of terrorism losses 85% Year: 2015  
Federal share of terrorism losses 84% Year: 2016  
Federal share of terrorism losses 83% Year: 2017  
Federal share of terrorism losses 82% Year: 2018  
Federal share of terrorism losses 81% Year: 2019  
Federal share of terrorism losses 80% Year: 2020

Please be advised that the actual coverage provided by your Policy for acts of terrorism, as is true for all coverages, is limited by terms, conditions, exclusions, limits, other provisions of your Policy, any endorsements to the Policy and generally applicable rules of law.

All other terms and conditions remain unchanged.

By: [Signature]

Authorized Representative