

Item 9. Forms & Endorsements:

Item 10. Broker:

License:

These **Declarations**, the completed and signed **Application** and the **Policy** with Endorsements constitute the entire contract between the **Insured**, the **Company** and the **Insurer**, and supersede all the negotiations or stipulations concerning the **Policy** which preceded or accompanied the execution of this instrument. Any alteration of **Policy** terms is void unless written and signed by an officer of the **Insurer**. The soliciting agent(s) or other intermediary(ies) operating between the **Insured**, the **Company** and the **Insurer** has authority only to initiate the **Policy**, but not to consummate the **Policy**, and cannot bind the principal by anything said or done during the preliminary negotiations.

Secretary

President