

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Long Term Agreement

This Endorsement modifies insurance provided under the following:

FOOD BORNE ILLNESS INSURANCE FOR RESTAURANT CHAINS

1. It is understood and agreed that the **Policy Period** stated in the Declarations of this Policy is amended to include the following:

First Anniversary Period: _____ to _____

Second Anniversary Period: _____ to _____

2. It is further understood and agreed that upon expiration of each annual **Policy Period** governed by this endorsement, the **Insurer** and the **Insured** shall renew this Policy to the same premium, terms and conditions unless:
 - i. The **Insured(s)** gross revenues are in excess of 10% of the initial revenues reported to the Insurer at inception date of this Policy.
 - ii. An **Insured Event** has occurred or a notice of claim or **Loss** has been given to the Insurer pursuant to the Policy.
 - iii. There **Insured(s)** has undergone a change in the nature of their business which increases the risk and exposure to the **Insurer**.
 - iv. The **Insured(s)** consolidates with or merges into or sells all or substantially all of its assets to any other person or entity or group of persons and/or entities acting in concert
 - v. The **Insured(s)** has been adjudicated bankrupt or insolvent, or the **Insured(s)** has filed for bankruptcy protection or such analogous procedure is taken in any jurisdiction
 - vi. This Policy has been canceled by the **Insured** or the **Insurer**.
 - vii. There has been any material change in the **Insurer's** reinsurance, which directly impacts the **Insurer's** ability to honor its commitments under this Policy.

Nothing herein contained shall be held to vary, alter, waive or change any of the terms, limits or conditions of this policy except as set forth above.

All other terms, conditions and exclusions remain unchanged.