

ERRORS & OMISSIONS INSURANCE PROGRAM

Please sign this letter and return it to us with your \$150.00 check made payable to:
"URL Financial Group" - 5320 Jaycee Avenue, Harrisburg, PA 17112-2936

You are now specifically named as an additional insured under URL Financial Group's Errors and Omissions insurance with Fireman's Fund Insurance Company. The policy will provide coverage from 11/01/07 to 10/31/2008. The protection limits you share with us are:

\$2,500 DEDUCTIBLE
\$1,000,000 for each claim
\$1,000,000 in the aggregate

This insurance **ONLY COVERS TRANSACTIONS WITH THOSE COMPANIES WHICH URL FINANCIAL GROUP REPRESENTS** and those transactions must be negotiated through our brokerage office.

Fireman's Fund Insurance Company will defend and settle any claims. You are required to advise us immediately upon first knowledge of a situation, which might give rise to a claim or dispute. You are asked to cooperate fully with the insurance company.

There is no cost to you for claim investigation or defense, but you will be expected to reimburse Fireman's Fund for all settlements under \$2,500 and reimburse Fireman's Fund \$2,500 on all larger settlements. You are not to advertise or in any way let your clients know that you are insured for errors and omissions.

We are happy to provide this important protection for you at a reasonable cost and hope it will expand your business with our agency. Please sign and return one copy of this letter indicating that you understand these provisions.

Sincerely,

URL Financial Group

I understand the information contained in this letter. After receipt of payment by URL Financial Group, coverage will not be effective until URL receives written confirmation from the insurance carrier.

By: _____
Producer Signature

Date: _____

Producer Print Name