

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

**EXCLUDE UNAUTHORIZED ADVANCES,  
REQUIRE ANNUAL AUDIT**

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM  
COMMERCIAL CRIME POLICY  
EMPLOYEE THEFT AND FORGERY POLICY

and applies to the Employee Theft Insuring Agreement

**PROVISIONS**

1. We will not pay for loss resulting from any unauthorized advances made by an "employee" to any member for delinquent dues or assessments.
2. You agree to make or cause to be made, at least annually, an audit of your books and accounts, including complete verification of all securities and bank balances, pertaining to each "employee".