AFFILIATE (NON-SUBSIDIARY) APPLICATION ADDENDUM NOTICE

This notice provides no coverage, nor does it amend any provision of your policy or bond. You should review your entire policy or bond carefully for complete information on the coverages provided and to determine your rights and duties under your policy or bond. Please contact your agent or broker if you have any questions about this notice or its contents. If there is any conflict between your policy or bond and this notice, the provisions of the policy or bond prevail.

Regardless of the submission of information or typical availability of coverage for any entity that is not a Subsidiary of the Named Insured, such entity is not covered by the Policy unless an endorsement is provided that specifically schedules it. Under the Wrap+® policy, coverage is generally afforded to the following entities (unless otherwise excluded): (1) the Named Insured and (2) its majority-owned Subsidiaries. A Subsidiary is defined in each coverage part of the Wrap+® policy and the definition can vary between coverage parts. An affiliate is not defined but generally has some ownership and/or management in common with the Named Insured or its Subsidiaries (but itself is not a Subsidiary of either one). Affiliate coverage will not be considered on a blanket basis nor will an individual entity be scheduled without proper underwriting information (please contact your underwriter to discuss specific requirements). For an actual description of coverages, terms and conditions, refer to the Policy. Sample policies can be found at www.travelers.com/business-insurance/management-professional-liability/private-non-profit/index.aspx.

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