

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

**ALTRU  
PARTNERSHIP/JOINT VENTURE ACTIVITIES EXCLUSION**

This endorsement modifies insurance provided under the following:

ALTRU NON-PROFIT ORGANIZATION AND MANAGEMENT LIABILITY INSURANCE POLICY

ALTRU NON-PROFIT ORGANIZATION AND MANAGEMENT LIABILITY INSURANCE POLICY - (DUTY TO DEFEND)

In consideration of the premium charged, it is hereby understood and agreed that the **Insurer** shall not be liable under any Coverages to make any payment for **Loss** as a result of a **Claim** alleging, arising out of, based upon, or attributable to the ownership, management or operation by any **Insured** of a partnership or joint venture, or any disclosure or failure to disclose information relating to a partnership or joint venture.

All other terms and conditions of this Policy remain unchanged.

Endorsement Number:

Policy Number:

Named Insured:

This endorsement is effective on the inception date of this Policy unless otherwise stated herein:

Endorsement Effective Date: