

**B.C. LAWYERS' COMPULSORY PROFESSIONAL LIABILITY INSURANCE
2002 RENEWAL ENDORSEMENT
ATTACHED TO AND FORMING PART OF POLICY NO. LPL 01-01-01**

INSURER:
THE LSBC CAPTIVE INSURANCE COMPANY LTD.

In consideration of the premium paid, it is hereby understood and agreed that the following amendments are made to this policy effective January 1, 2002:

1. The Policy Number is changed to LPL 02-01-01.
2. The following changes are made to the DECLARATIONS:
 2. **Policy Period** From January 1, 2002 to January 1, 2003 (12:01 A.M. P.S.T.)
 4. **Deductible**
 - (a) \$5,000 Each **error** which gives rise to **claims** resulting in the payment of **damages**, except an **error** arising out of your performance of **sanctioned services**.
 - (b) \$10,000 Each additional **error** reported within a three year period which gives rise to **claims** resulting in the payment of **damages**, except an **error** arising out of your performance of **sanctioned services**.
3. In the bolded sentence at the end of the DECLARATIONS and before the DEFINITIONS, "**2001**" is changed to "**2002**".
4. The following changes are made to the DEFINITIONS:

The definition of **Additional Insured**, paragraph (d), is amended by replacing "under the supervision of and in a supporting role to" with "under the supervision of, in a supporting role to, and not independent of".

The following definition of deemed individual coverage period is added: "**Deemed individual coverage period** means: any period after January 1, 2002, 12:01 a.m. P.S.T. during which the **Individual Insured** was a **member** and was performing **sanctioned services**."

The following definition of sanctioned services is added: "**Sanctioned services** means: *pro bono* legal services provided to an individual known to you only as a result of performing these services through a *pro bono* legal services program, provided that both the services and the program are approved for the purposes of this policy by the **Law Society**, and that the services are provided solely through the program."

INSURANCE POLICIES

5. The following change is made to the INSURING AGREEMENTS:

Insuring Agreement 3.2 is amended by replacing “**errors** which occurred during the **individual coverage period**” with “**errors** that occurred either during the **individual coverage period** or in relation to **sanctioned services** performed during the **deemed individual coverage period**.”

6. The following changes are made to the EXCLUSIONS:

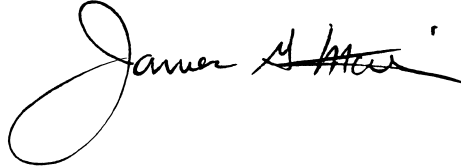
Exclusion 6.2 is amended by replacing “by, against, arising out of, or in connection with any **organization**” with “by or in connection with any **organization**”.

Exclusion 6.2.3 is amended by replacing “the partners or associates” with “the partners, associates or associate counsel”.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

Dated this 20th day of December, 2001.

The LSBC Captive Insurance Company Ltd.

A handwritten signature in black ink, appearing to read "James G. Matkin". The signature is fluid and cursive, with a large loop at the beginning and a horizontal line extending to the right.

James G. Matkin, President