

BILATERAL DISCOVERY ENDORSEMENT

In the event **We**, or the **Policyholder**, terminate or refuse to renew this Policy, other than for non-payment of premium to **Us** by the **Policyholder**, **You** may, by giving written notice to **Us** together with payment of an additional premium equal to **[**INSERT PERCENTAGE**]** of the then most current annual premium, all within 30 days following the effective date of termination, extend the coverage granted by this policy for a period of 12 months following the effective date of termination, but only for any **Wrongful Act** occurring prior to the effective date of termination.