

## DEBT COLLECTION ENDORSEMENT

NAMED INSURED \_\_\_\_\_

This endorsement, effective 12:01 A.M. \_\_\_\_\_ modifies Policy No. \_\_\_\_\_

Issued by Wesco Insurance Company.

Section II. Definitions, part H, "**Damages**" is amended to add the following:

Those amounts a court is permitted to impose on a debt collector as set forth in the Fair Debt Collection Practices Act, the Telephone Consumer Protection Act, or the Fair Credit Reporting Act. However, this extension of coverage shall not include punitive or exemplary amounts and the multiplied portion of multiplied awards, treble damages, or civil or criminal fines, sanctions, penalties or forfeitures, whether pursuant to federal, state or local law, statute, regulation or court rule and injuries that are a consequence of any of the foregoing.

Section II. Definitions, part O, "**Legal Services**" is amended to add the following:

Those services (including collection activities) performed by an **Insured** for others as a debt collector; but only if such services are performed for a fee that inures to the benefit of the **Named Insured**.