

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

### **ARBITRATION AGREEMENT**

In consideration of the issuance of this policy to me/us, I/we agree that any controversy, dispute or claim involving Aegis Security Insurance Company, its subsidiaries, agents or employees, and arising out of or relating in any manner to the loan transaction, including but not limited issues relating to the negotiation, offering, issuance, renewal, placement or sale of this policy or contract, the types or amounts of coverage contained in the policy, claims based on or arising from any alleged tort or claim seek in any form of remedy in tort, contract or equity or any combination thereof shall be resolved by arbitration pursuant to the rules and regulation of the American Arbitration Association and in accordance with the Federal Arbitration Act cited as 9 U.S.C. § 1 et seq. Judgment upon any award rendered by the American Arbitration Association may be entered in any court of record having jurisdiction. **I/We**, and Aegis Security Insurance Company, its subsidiaries, agent and employees agree and understand that arbitration has been chosen instead of litigation to resolve any disputes between us. **I/We** understand that **I/We** have by agreeing to the above forfeited the opportunity to go to court to resolve any dispute between **me/us** and Aegis Security Insurance Company, its subsidiaries, agents or employees. **I/We** hereby acknowledge that the offering, negation, issuance, renewal, placement and/or sale of the Aegis Security Insurance Company policy or contract evidences and involves a transaction involving interstate commerce. **I/We** agree that **I/WE** AND AEGIS SECURITY INSURANCE COMPANY, ITS SUBSIDIARIES, AGENTS AND EMPLOYEES VOLUNTARILY AND KNOWINGLY WAIVE ANY RIGHT TO HAVE A JURY TRIAL EITHER PURSUANT TO ARBITRATION UNDER THIS CLAUSE OR PURSUANT TO AN ACTION IN ANY COURT OF RECORD. ARBITRATION PURSUANT TO THIS CLAUSE WILL TAKE PLACE IN THE CAPITAL CITY OF THE STATE OR COMMONWEALTH IN WHICH THE INSURED PROPERTY IS LOCATED OR SUCH OTHER PLACE AS SHALL BE AGREED UPON BETWEEN OR AMONG THE PARTIES AND WHICH IS IN REASONABLE PROXIMITY TO WHERE **I/WE** RESIDE.