Standards License

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COMPILE, CONFIRM, UPDATE OR MAKE PUBLIC ANY THIRD
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POSITION AS TO THE VALIDITY OR INVALIDITY OF SUCH
ASSERTIONS, OR THAT ALL SUCH ASSERTIONS THAT HAVE
BEEN OR MAY BE MADE ARE SO LISTED.

3. TERMINATION OF LICENSE
3.1 Termination by Licensor.

(a) In the event of a breach of this Agreement by Licensee, Licensor
shall give Licensee written notice and an opportunity to cure. If the
breach is not cured within thirty (30) days after written notice, or if
the breach is of a nature that cannot be cured, then Licensor may

immediately or thereafter terminate the licenses granted in this Agreement.

(b) Licensor may terminate this license in the event it retires or otherwise withdraws the Standard.

(c) In the event that Licensor amends the form of this Agreement in the future as contemplated by Section III.4.3 below, Licensor shall have the right to terminate Licensee's rights under this Agreement without cause provided that, if Licensee is not in breach of this Agreement at the time of termination, Licensor offers Licensee the right to enter into such amended form of Agreement.

(d) Upon any termination of this Agreement by Licensor for any reason (other than by reason of a withdrawal or amendment of the Standard due to a judicial, statutory or regulatory requirement or third party claim of infringement), Licensee?s End Users shall be permitted to continue to use Insurance Products created or obtained prior to such termination, other than any Prohibited Use(s).

3.2 Termination by Licensee. Licensee may immediately terminate the licenses granted in this Agreement upon written notice to Licensor.

4. MISCELLANEOUS.
4.1 Notices. All notices required under this Agreement shall, at the option of the sender, be in writing or via telefax, and shall be deemed effective five days after deposit in the mails or, if by telefax, upon receipt by the sender of a notice, generated by the telefax machine from which the telefax was transmitted, confirming receipt by the addressee's telefax machine. Notices and correspondence to (a) Licensor must be sent to the address or telefax number shown above, and (b) to Licensee shall be sent to the address or telefax number identified by Licensee in accordance with Section III.4.4 below in this Agreement.

4.2 Governing Law. This Agreement shall be construed and interpreted under the internal laws of the United States and the State of New York, without giving effect to its principles of conflict of law.

4.3 Entire Agreement. This Agreement constitutes the entire agreement and understanding between Licensor and Licensee regarding the subject matter contained herein. No modification or waiver of this Agreement shall be binding unless it is in writing and signed by both parties. If any provision of this Agreement is held by

a court of competent jurisdiction to be invalid, illegal or unenforceable, such provision shall be omitted and the remaining terms shall remain in full force and effect. This Agreement supersedes any and all prior agreements between Licensor and Licensee's right to use the Standard. ACORD reserves the right at any time and from time to time to alter this form of Agreement to any extent.

4.4 Required Information. You represent and warrant that the information you provided when last registering on the ACORD website is complete and accurate at this time. If you are unsure, DO NOT CONTINUE. Instead, please click on the link http://myacord.acord.org/Profile/Profile.aspx to gain access to the latest registration information we have so you can verify that it is complete, accurate and current. If a change in that information is needed, please contact ACORD Member Services at 845-620-1700 and choose option 2.

Effective: August 15, 2008