

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL LIMIT OF LIABILITY FOR CLAIMS EXPENSES ENDORSEMENT

Do not attach this form to a policy. It is for informational use only.

- I. Paragraph One of the Notice provision is deleted in its entirety and replaced by the following:

THIS IS A CLAIMS-MADE POLICY. IF THE POLICY CONTAINS A RETROACTIVE DATE, THEN THE POLICY PROVIDES NO COVERAGE FOR "CLAIMS" FOR ANY ERROR, OMISSION, NEGLIGENT ACT OR "PERSONAL INJURY" IN THE RENDERING OR FAILURE TO RENDER "PROFESSIONAL LEGAL SERVICES" COMMITTED PRIOR TO THE POLICY INCEPTION DATE OR THE RETROACTIVE DATE. THIS POLICY APPLIES ONLY TO "CLAIMS" FIRST MADE AGAINST THE INSURED DURING THE "POLICY PERIOD", ANY SUBSEQUENT RENEWAL OF THE POLICY OR APPLICABLE EXTENDED REPORTING PERIOD AND REPORTED IN WRITING TO US PURSUANT TO THE TERMS HEREIN. THE LIMIT OF LIABILITY AVAILABLE TO PAY "DAMAGES" OR SETTLEMENTS SHALL NOT BE REDUCED BY AMOUNTS INCURRED AS "CLAIMS EXPENSES" UNLESS THEY EXCEED THE MAXIMUM SET FORTH UNDER PARAGRAPH C OF SECTION III, LIMITS OF LIABILITY. ANY "CLAIMS EXPENSES" THAT ARE INCURRED SHALL NOT BE APPLIED AGAINST THE APPLICABLE RETENTION UNLESS THEY EXCEED THE MAXIMUM SET FORTH UNDER PARAGRAPH C OF SECTION III, LIMITS OF LIABILITY. WE SHALL HAVE THE RIGHT AND DUTY TO DEFEND ANY "CLAIM" AGAINST THE INSURED UNDER THIS POLICY.

- II. **SECTION III - LIMITS OF LIABILITY** is deleted in its entirety and replaced by the following:

SECTION III - LIMITS OF LIABILITY

Regardless of the number of insureds under this policy, the number of persons or organizations seeking "damages" or the number of "claims" made, our liability is limited as follows:

- A. The amount stated in the Declarations as applicable to each "claim" is the most we will pay for all "damages" arising out of the same or related errors, omissions, negligent acts or "personal injury". For the purposes of determining our Limit of Liability, all "claims" arising out of the same or related errors, omissions, negligent acts or "personal injury" will be deemed to have been made when the first of such "claims" is made whether such demands are made against one or more insureds or whether such demands are made by one or more persons and will be treated as a single "claim".
- B. The amount shown in the Declarations as Policy Aggregate is the most we will pay for all "damages" for all "claims" to which this insurance applies.
- C. In addition to the applicable Limits of Liability, we will pay all reasonable "claims expenses" in connection with any "claim" or "suit" we defend. The maximum we will pay for all "claims expenses" shall not exceed an amount equal to the Limit of Liability stated in the Declarations as applicable to Each Claim.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

Do not attach this form to a policy. It is for informational use only.