



Endorsement No.	This endorsement is effective on the effective date of the Policy unless a different date is set forth below.	Policy Number	<input type="checkbox"/> Additional <input type="checkbox"/> Return Premium
	12:01 a.m. on		

## CLAIM EXPENSES OUTSIDE LIMITS OF LIABILITY ENDORSEMENT

It is agreed that:

1. The section entitled **Special Benefits**, sub-section 1. **Claim Expenses**, is deleted in its entirety and replaced by the following:
  1. **Claim Expenses**. The first two thousand five hundred dollars (\$2,500) of **claim expenses** incurred by **us** for each **claim** shall not be subject to the deductible.
2. The section entitled **Limits of Liability & Deductible**, paragraph 1. **Claim Expenses**, is deleted in its entirety and replaced by the following:
  1. **Claim expenses**. **Claim expenses** paid under this policy are subject to the policy's deductible but shall not reduce this policy's limits of liability. However, subject to specific conditions and limitations, some **claim expenses** shall not be subject to the deductible as fully described in the **Special Benefits** section of the policy.
3. The section entitled **Limits of Liability & Deductible**, paragraphs 2. and 3. are hereby deleted in its entirety and replaced by the following:
  2. **Limits of Liability – Each Claim**. The most **we** will pay for **damages** for each **claim**, in excess of the deductible, is specified as “each claim” in the limits of liability section of the Declarations and is subject to the amount specified as “aggregate” in the limits of liability section of the Declarations.
  3. **Limits of Liability – Aggregate**. The most **we** will pay for **damages** for all **claims** is specified as “aggregate” in the limits of liability section of the Declarations.

All other provisions of the Policy remain unchanged.