



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		

## EACH CLAIM DEDUCTIBLE (DAMAGES ONLY) 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**.
    - a. If the “per **claim**” limit of liability stated in the Declarations is less than five hundred thousand dollars (\$500,000), one hundred thousand dollars (\$100,000) of **claim expenses** for each such **claim** is in addition to, and shall not erode, the limits of liability.
    - b. If the “per **claim**” limit of liability stated in the Declarations is at least five hundred thousand dollars (\$500,000) but is less than two million dollars (\$2,000,000), two hundred fifty thousand dollars (\$250,000) of **claim expenses** paid in excess of the amount set forth in a. above for each such **claim** is in addition to, and shall not erode, the limits of liability.
    - c. If the “per **claim**” limit of liability stated in the Declarations is two million dollars (\$2,000,000) or more, five hundred thousand dollars (\$500,000) of **claim expenses** paid in excess of the amount set forth in a. above for each such **claim** is in addition to, and shall not erode, the limits of liability.
2. The section entitled **Limits of Liability & Deductible**, sub-sections 1. and 4. are deleted in their entirety and replaced by the following:
  1. **Claim Expenses**. **Claim expenses** paid under this policy shall reduce this policy’s limits of liability, except as otherwise permitted in the **Special Benefits** section of this policy. **Claim expenses** are not subject to the policy’s deductible.
  4. **Deductible**. The deductible amount stated in the Declarations is the total amount of **your** liability under this policy and applies to the payment of **damages**. The deductible shall be paid by the **named insured**, or upon the **Named insured’s** failure to pay, jointly and severally by all of **you**. The limits of liability are in addition to and in excess of the deductible.

All other provisions of the Policy remain unchanged.