



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 WITH DAMAGES ONLY DEDUCTIBLE ENDORSEMENT

It is agreed that:

1. The Declarations of this Policy, "Deductible", is deleted in its entirety and replaced by the following:

DEDUCTIBLE (check all that apply): \$ _____ each **claim**
 \$ _____ aggregate

2. The section entitled **Special Benefits**, sub-section 1. **Claim Expenses**, is deleted in its entirety.
3. 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 not subject to the policy's deductible and shall not reduce this policy's limits of liability.
4. The section entitled **Limits of Liability & Deductible**, paragraphs 2., 3., and 4. are hereby deleted in their 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.
 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.