

Separate Defense Limits Endorsement

In consideration of the premium paid for this Policy, it is understood and agreed that Declarations, Item 3. Limits of Liability, is amended to read:

Item 3. Limits of Liability

A.	Damages, Each Claim	\$<<ea cl limit>>
B.	Damages, Policy Year Aggregate	\$<<agg limit>>
C.	Claim Expenses, Each Claim	\$<<exp ea cl limit>>
D.	Claim Expenses, Policy Year Aggregate	\$<<exp agg limit>>

It is further agreed, Section VII. Conditions, E.1. Limit of Liability is deleted and replaced with the following:

E. Limits of Liability

1. The Limits of Liability shown in Item 3 of the Declarations and described below, are the most we will pay regardless of the number of **Insureds, Claims**, individuals or entities making **Claims**.
 - a. The limit for each **Claim** shown in Item 3A of the Declarations is the most we will pay for the sum of all **Damages** arising out of any single **Claim**.
 - b. The aggregate limit shown in Item 3B of the Declarations is the most we will pay for the sum of all **Damages** for all **Claims** made and reported during each **Policy Year**.
 - c. The limit for each **Claim** shown in Item 3C of the Declarations is the most we will pay for the sum of all **Claim Expenses** arising out of any single **Claim**.
 - d. The aggregate limit shown in Item 3D of the Declarations is the most we will pay for the sum of all **Claim Expenses** for all **Claims** made and reported during each **Policy Year**.
 - e. If the limit shown in Item 3C is depleted by **Claim Expenses** for any single **Claim**, any remaining limits in Item 3B may apply as excess of the limit in 3C. However, the most we will pay for the sum of all **Damages** and **Claim Expenses** arising out of any single **Claim** is the sum of the limits in 3A and 3C.