

Defence Costs In Addition Endorsement

It is hereby noted and agreed that the following clause replaces clause 3.2 Defence Costs in the policy wording:

3.2 Defence Costs

We shall also cover You for Defence Costs where such costs have been incurred with Our prior written consent. Such Defence Costs shall be in addition to the Indemnity Limit.

The following Claim Condition applies:

If a payment greater than the Indemnity Limit has to be made to pay any Claim or if You have an obligation to pay a sum greater than the Indemnity Limit in respect of any Claim, Our liability for the Defence Costs of that Claim shall be in proportion to that which the Indemnity Limit bears to the amount paid or the amount of the obligation to pay.

All other policy terms, conditions, limitations and exclusions remain unaltered.