

THIS ENDORSEMENT CHANGES THE REAL ESTATE SERVICES ERRORS AND OMISSIONS LIABILITY INSURANCE POLICY. PLEASE READ IT CAREFULLY.

## DEFENSE COSTS OUTSIDE LIMIT OF LIABILITY

In consideration of the premium paid, and contrary to any reference otherwise, it is understood and agreed that **Defense Costs** are subject to a separate Limit of Liability equal to the amount in item **5.a.** of the Declarations Page. Payment of **Defense Costs** shall not erode the Limit of Liability available to pay **Damages**.

Sample

All other terms and conditions of this Policy remain unchanged.