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

DISCRIMINATION INDEMNITY AND DEFENSE COVERAGE ENDORSEMENT

You and We agree Part 5. B.1.d. is replaced by the following:

d. Discrimination on the basis of age, sex, gender, military service, race, creed, color, religion, handicap, disability or health condition, marital status, national origin, or sexual preference by You, including any Claim resulting therefrom. However, notwithstanding the foregoing, We shall pay both Damages and Defense Costs resulting from any Claim upon which suit may be brought on account of such alleged behavior by You. Our obligation to pay such Damages and Defense Costs shall not exceed the lesser of the Each Wrongful Act limit, shown on the Declarations Page as Item 5, or \$1,000,000.00 as a result of any one Claim or all such Claims during the Policy Period.

In no event will the Limit of Liability for Discrimination Indemnity and Defense Coverage exceed the Aggregate Limits of Liability shown on the Declarations Page as Item 5.

We shall not be obligated to pay any **Damages** and/or **Defense Costs** or to defend any suit after the applicable sub-limit of **Our** liability has been exhausted.

All other terms and conditions of this Policy remain unchanged.