

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

## FIRST DOLLAR DEFENSE COVERAGE ENDORSEMENT

**You** and **We** agree that the Retention stated in Item **6.** of the Declarations Page applies to **Damages** only and there is no Retention that applies to **Defense Costs**.

Sample

All other terms and conditions of this Policy remain unchanged.