

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.