

POLICY AGGREGATE LIMIT ENDORSEMENT

This endorsement modifies insurance provided under:

ALL COVERAGE PARTS GENERAL TERMS AND CONDITIONS

In consideration of the premium, the policy is amended as follows:

I. The **COI/Dec** is amended to add the following Policy Aggregate Limit of Liability as follows:

Policy Aggregate Limit: \$_____ aggregate

II. Section IX, Limit of Liability, set forth in the General Terms And Conditions is deleted and replaced by the following:

Each applicable Coverage Part included in this Policy as set forth in the **COI/Dec** has its own Limits of Liability. The amounts indicated for the applicable Coverage Part will be the maximum amounts we will pay for all **damages** (and/or **defense costs** if they are included within the Coverage Part Limits of Liability) under such Coverage Part regardless of the number of **claims**, **insureds**, **incidents**, parties or requests for coverage.

The Policy Aggregate Limit is the total limit of liability for all **damages** (and/or **defense costs** if they are included within the Coverage Part Limits of Liability) to which this insurance applies. The Policy Aggregate Limit is the most we will pay under this Policy regardless of the number of **claims**, **incidents**, **occurrences**, offenses, parties, **insureds**, or requests for coverage. All Coverage Part Limits of Liability are included within, and not in addition to, the Policy Aggregate Limit. The Policy Aggregate Limit applies to each annual policy period.

All premiums, limits, **defense costs**, **damages** and other amounts under this policy are expressed and payable in United States of America currency, unless the parties agree in writing otherwise.

- **III.** The section entitled, Coverage Part Limits of Liability and Related Claims, set forth in each Coverage Part attached to this policy, is amended by adding the following new section at the end:
 - Policy Aggregate Limit

Notwithstanding anything to the contrary herein, all Limits of Liability applicable to this Coverage Part are subject to the Policy Aggregate Limit. Such limits are included within and shall erode the Policy Aggregate Limit.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.