

AGGREGATE DEDUCTIBLE AND FIRST DOLLAR DEFENSE ENDORSEMENT

It is hereby understood and agreed that Item 5 "Deductible Each Claim" of the Declarations, is amended to read as follows:

Deductible _____ Each Claim
Deductible _____ Aggregate

It is further understood and agreed:

The Deductible stated in Item 5. of the Declarations applies to each claim and shall be paid by the Insured. The Deductible shall be applied to the payment of damages only. The Company may advance payment of part or all of the Deductible amount and, upon notification of such payment made, the Insured must promptly reimburse the Company for the deductible amounts advanced by the Company.

The Company may advance payment of part or all of the Deductible Amount, and upon notification of such payment made, the insured must promptly reimburse the Company for the deductible amounts advanced by the Company.

The Maximum Deductible Amount the insured shall be responsible to pay during the policy period shall be the "Deductible Aggregate" stated above.

All other terms and conditions of the Policy remain unchanged.