

FIRST DOLLAR DEFENSE ENDORSEMENT

It is hereby agreed and understood that Section IV. "Limits of Liability And Deductible," Part E. "Deductible Each Claim" of the policy wording, is deleted in its entirety and replaced by the following:

E. Deductible - Each Claim

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.

All other terms and conditions of the Policy remain unchanged.