

EMPLOYMENT PRACTICES LIABILITY COVERAGE ENDORSEMENT

**ADDITIONAL COSTS, CHARGES AND EXPENSES LIMIT ENDORSEMENT -
E1808Y-0105**

In consideration of the premium charged, it is hereby agreed that GENERAL TERMS AND CONDITIONS, Section D. **LIMITS OF LIABILITY AND RETENTIONS** and Item C. of the Declarations, are modified by the following:

Notwithstanding the other provisions of GENERAL TERMS AND CONDITIONS, Section D., **the Costs Charges and Expenses Limits of Liability** as stated in Item C. a) 2) of the Declarations shall apply for coverage of **Costs, Charges and Expenses** only and shall be the first limits of liability applied to **Costs, Charges and Expenses**. The Limits of Liability as stated in Item C. a) 1) of the Declarations shall apply to: (a) **Costs, Charges and Expenses** incurred in excess of, and after exhaustion of, the Costs, Charges and Expenses Limits and/or (b) any **Loss** other than **Costs, Charges and Expenses**, until said Limits of Liability are exhausted.

In no event shall the Costs, Charges and Expenses Limits as stated in Item C. a) 2) apply to **Loss** other than **Costs, Charges and Expenses**. In no event shall Underwriters be obligated to pay more than the Limits of Liability as stated in Item C. a) 1) of the Declarations towards **Loss** other than **Costs, Charges and Expenses**.

In no event shall Underwriters obligations under the **Policy** exceed the combined limits of Item C. a) 1) and 2). References in other parts of Section C. to "Limits of Liability" shall refer to the combination of the Limits of Liability, subject to the limitations in this endorsement.

Nothing in this endorsement shall alter the retention obligations of the **Insured**.

This endorsement is to take effect on «f4».

Policy No.: «f1»

Name: «f2» «f3»

Policy Effective Date: «f4» Expiration: «f5»

Endorsement No.:

All other terms and conditions of the Policy remain unchanged.