

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ALTRU
DEFENSE COSTS LIMIT OF LIABILITY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

ALTRU NON-PROFIT ORGANIZATION AND MANAGEMENT LIABILITY INSURANCE POLICY

ALTRU NON-PROFIT ORGANIZATION AND MANAGEMENT LIABILITY INSURANCE POLICY - (DUTY TO DEFEND)

In consideration of the premium charged, it is hereby understood and agreed that notwithstanding anything in this Policy to the contrary, the first \$1 million of covered **Defense Costs** paid by the **Insurer** under this Policy shall not be subject to or reduce the Limit of Liability stated in Item 3 of the Declarations. Any covered **Defense Costs** paid by the **Insurer** in excess of such \$1 million shall be subject to and reduce the Limit of Liability stated in Item 3 of the Declarations.

All other terms and conditions of this Policy remain unchanged.

Endorsement Number:

Policy Number:

Named Insured:

This endorsement is effective on the inception date of this Policy unless otherwise stated herein:

Endorsement Effective Date: