



AVEMCO
Insurance Company

ENDORSEMENT NO. _____

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE (Standard Time)					INSURED	AGENCY AND CODE
	MO.	DAY	YR.	12:01 A.M.	NOON		

**COVERAGE FOR DEFENSE EXPENSES
 OUTSIDE THE LIMIT OF LIABILITY**

In consideration of the payment of the premium, it is understood and agreed that Section I. (B.) 5, is deleted and replaced with the following:

e) The first \$_____ incurred in the defense or investigation of a covered "Claim" are not included in and will not be charged against the Limits of Liability. Payment by the "Insurer" of any other "Loss" including judgments, settlements and defense expenses in excess of \$_____ will reduce the Limits of Liability accordingly.

Any other provisions of the Policy stating that the payment of defense expenses reduces the Limits of Liability are deemed amended as necessary to conform to this endorsement. All other terms and conditions of the Policy remain unchanged.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED

 AUTHORIZED REPRESENTATIVE

 DATE