

**LLOYD'S**

**5Star EMPLOYMENT PRACTICES INSURANCE**

Effectuated with Certain Underwriters at Lloyd's, London through

**5Star SPECIALTY PROGRAMS**

CHICAGO, ILLINOIS

**Endorsement No.**

This endorsement forms a part of insurance policy No.

Policy Effective:

Issued to:

by Certain Underwriters at Lloyd's of London (not incorporated)

**Defense Costs Outside the Limits Endorsement**

In consideration of the premium charged, it is hereby understood and agreed that there shall be a separate \$\_\_\_\_\_ coverage limit for Defense Costs. Defense Costs within such separate limit will not erode either the Each Claim for Employment Event or the Total Aggregate Limit as shown in item 4. of the Declarations. Notwithstanding the foregoing, if either the Each Claim Employment Event Limit or the Total Aggregate Limit is exhausted by payment of Loss, or tendered to the Named Insured, the \$\_\_\_\_\_ limit for Defense Costs shall also be deemed exhausted and no further Defense Costs will be paid.

All other terms, conditions and limitations of this policy remain unchanged.