

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**COOPERATION CLAUSE AMENDATORY ENDORSEMENT
(50% Claim Expenses)**

In consideration of the premium charged, it is hereby understood and agreed that in Clause IV. **LIMITS OF LIABILITY**, paragraph D. is deleted in its entirety and replaced with the following:

- D. **Our** duty to defend ends if **you** refuse to consent to a settlement **we** recommend and the claimant will accept. **You** must then defend the **claim** at your own expense. As a consequence of **your** refusal, **our** liability shall not exceed the amount for which **we** could have settled such **claim** had **you** consented, plus **claim expenses** incurred prior to the date of such refusal, plus fifty percent (50%) of **claim expenses** incurred with **our** consent after the date of such refusal. This clause shall not apply to any settlement where the total incurred for **damages** and **claim expenses** does not exceed the retention.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© All rights reserved

AUTHORIZED REPRESENTATIVE