This endorsement, effective at 12:01 AM forms a part of

Policy number

Issued to:

By:

FAIR HOUSING VIOLATIONS DEFENSE COVERAGE ENDORSEMENT

In consideration of the premium charged, it is hereby understood and agreed that Clause III. **EXCLUSIONS** – **CLAIMS NOT COVERED** is amended to include the following paragraph at the end of that Clause:

FH-A. alleging, arising out of or resulting, directly or indirectly, from any violation of the Federal Fair Housing Act; provided, however, **we** will defend such **claims**, subject to an aggregate sublimit of liability for all **claim expenses** arising out of such **claims** of $[INSERT DOLLAR AMOUNT FOR SUBLIMIT] (the "Sublimit of Liability"), which amount shall be part of, and not in addition to, the aggregate Limit of Liability set forth in Item 3 of the Declarations and shall in no way serve to increase the aggregate Limit of Liability available under this policy.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

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SPECIMEN

AUTHORIZED REPRESENTATIVE