

IMPORTANT CHANGES TO YOUR EXCESS INSURANCE POLICY EX 20100 (rev. 08-98)

The following changes to your coverage will apply. Please contact your agent should you have any questions regarding any of these changes.

Insuring Agreement

The Insuring Agreement was amended to clarify that this Policy includes any attached endorsements, and in no event provides coverage broader than that of the Underlying Insurance.

Extended Reporting Period

An Extended Reporting Period of this Policy will continue to be available for purchase from the Insurer if an Extended Reporting Period is purchased on the Followed Policy, subject to the same additional premium percentage, duration and terms as the Followed Policy.

Definitions

The definition of "Primary Policy " has been changed to "Followed Policy".

Exclusions / Additional Policy Terms

The title of this section has been changed from "Exclusions" to "Additional Policy Terms". The corresponding exclusionary statement was omitted.

Limit of Liability

A sentence was added to reiterate that the Limit of Liability may be exhausted by the payment of Costs of Defense.

General Conditions

1. Condition A. "Termination of Policy and Non-Renewal" was omitted. It is the intent of this policy to follow the Termination and Non-Renewal terms of the Followed Policy.
2. Condition B. "Subrogation" was omitted. It is the intent of this policy to follow the Subrogation terms of the Followed Policy.