



RHODE ISLAND AMENDATORY CHANGE ENDORSEMENT

It is hereby agreed that the Common Policy Conditions is amended as follows:

I. Section XI., **LEGAL ACTION LIMITATION**, is amended to include the following as its last paragraph:

For any person **injured** or **damaged** by **you** in a manner which would obligate us to pay under the **COVERAGE AGREEMENT** of this policy, we shall be directly liable to that person for which **you** are legally liable. In the event of that person's death, we shall be directly liable to the party entitled to exercise that person's rights against **you** for the amount in which **you** are legally liable.

II. Under Section XVII. **DEFINITIONS**, items 1 and 2 of the definition of "**Claims Expenses**" are deleted and replaced by the following:

"Claims Expenses" means fees charged by an attorney we designate; and all other fees, costs and expenses, including pre- and post-judgment interest entered by a court, but only if the plaintiff has made a written offer to us to settle the action in an amount equal to or less than the limits of liability under this policy, which result from the investigation, adjustment, defense and appeal of a **claim**, and **we** have rejected that offer.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative _____
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)