

OLD REPUBLIC INSURANCE COMPANY

EXCESS PLUS™ - NON-INDEMNIFIABLE LOSS ENHANCEMENT ENDORSEMENT

It is understood and agreed:

1. Solely with respect to **Loss** incurred by a natural person **Insured** which is neither indemnified nor advanced by an entity **Insured** and which is otherwise covered under the **Lead Side A Policy**:
 - a. Coverage under this Policy for such **Loss** shall apply in accordance with the terms, conditions and exclusions set forth in the **Lead Side A Policy** to the extent the **Lead Side A Policy** affords broader coverage for such **Loss** than is afforded under the **Primary Policy**.
 - b. Coverage under this Policy for such **Loss** shall be subject to any difference-in-condition ("DIC") provision in the **Lead Side A Policy**, provided that any such DIC coverage under this Policy shall be excess of any DIC coverage afforded by the **Lead Side A Policy** and any other policy specifically excess of the **Lead Side A Policy**.
 - c. Notwithstanding the foregoing, coverage under this Policy for such **Loss** shall be subject to the aggregate Limit of Liability as stated in Item 3. of the Declarations, the conditions set forth in Section II of this Policy and any endorsement to this Policy, and shall not be subject to any reinstated limit provision in the **Lead Side A Policy**. This endorsement does not increase the Insurer's maximum liability under this Policy.
2. For purposes of this Endorsement, **Lead Side A Policy** means the following policy which is expressly excess of this Policy:

<u>Insurer</u>	<u>Policy No.</u>	<u>Limit/Attachment</u>

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

This endorsement is a part of the Policy and takes effect at the inception of the Policy, unless another effective date is shown below.

Endorsement No.	Policy No.	Issued To	Effective Date Of This Endorsement