

For applicants in Connecticut, the Defense Within Limits disclaimer at the top of the attached Application is deleted and replaced by the following:

**Defense Within Limits Under Liability Coverages:** For the liability coverages to which this Application applies (Directors and Officers Liability, Employment Practices Liability, and Fiduciary Liability), the limits of liability will be reduced, and may be completely exhausted, by amounts paid as defense expenses, and any retention will be applied against defense expenses. The Insurer will not be liable for the amount of any judgment, settlement, or defense expenses incurred after exhaustion of the limit of liability.