This notice provides no coverage, nor does it change any policy terms. To determine the scope of coverage and the insured's rights and duties under the policy, read the entire policy carefully. For more information about the content of this notice, the insured should contact their agent or broker. If there is any conflict between the policy and this notice, the terms of the policy prevail.

New York Defense Within Limits Disclosure Notice

- 1. The limits of liability contained in the policy may be reduced up to 50% for amounts paid as defense expenses and may be applied to up to 50% of the Deductible.
- 2. The insured has the right to obtain, upon written request, an accounting of legal defense costs actually expended in the event of a claim.