**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

**QUEBEC AMENDATORY ENDORSEMENT**

1. Where this policy is legally required to be interpreted in accordance with the laws of the Province of Quebec:

a. Legal costs and expenses are excluded from limits of liability.

b. The policy provisions shall be deemed to be amended to comply with the applicable law of the Province of Quebec, but only to the extent necessary to comply with such applicable law of the Province of Quebec and only to the extent that such provisions of Quebec law conflict with an existing term of this policy.

All other terms, conditions and exclusions remain unchanged.

Authorized Representative