**ENDORSEMENT**

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

This endorsement, effective 12:01 A.M., Forms part of Policy No:

OTHER INSURANCE REQUIRED BY CONTRACT (Umbrella)

This endorsement modifies insurance provided by the following:

COMMERCIAL UMBRELLA LIABILITY POLICY WITH CRISISRESPONSE®

1. **SECTION VI – CONDITIONS**, **L.**., **Other Insurance**, is deleted in its entirety and replaced by the following:

If other valid and collectible insurance applies to damages that are also covered by this policy, the insurance afforded by this policy shall apply in excess of and shall not contribute with such **Other Insurance**, unless:

* 1. The **Other Insurance** is specifically written to apply in excess of this policy; or
  2. The insured is required by written contract to provide insurance on a primary and/or non-contributory basis.

However, the coverage provided by this policy shall not be broader than the coverage provided by the **Scheduled Underlying Insurance**.

All other terms and conditions of the policy remain the same.

Authorized Representative

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