

**NOTICE TO MONTANA INSUREDS**

**ADDENDUM TO THE APPLICATION & DECLARATIONS**

**DEFENSE WITHIN LIMITS NOTICE**

The following is added to the Application and Declarations and supercedes any language to the contrary, whether contained in the Application, Declarations, policy or any endorsement thereto:

**DEFENSE WITHIN LIMITS: THE AMOUNT OF MONEY AVAILABLE UNDER THE POLICY TO PAY SETTLEMENTS OR JUDGEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY DEFENSE EXPENSES, INCLUDING BUT NOT LIMITED TO FEES PAID TO ATTORNEYS TO DEFEND YOU.**