

PUNITIVE OR EXEMPLARY DAMAGES EXCLUSION

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

This policy does not apply to a claim or indemnification for punitive or exemplary damages. Punitive or exemplary damages means those damages imposed to punish a wrongdoer and to deter others from similar conduct.

Therefore, "we" will not pay for any costs, attorney fees, interest, or damages attributable to punitive or exemplary damages.

However, if a suit seeking both compensatory and punitive or exemplary damages is brought against an "insured" for an "occurrence" or offense covered by this policy, "we" will provide defense coverage as described under the "terms" that apply to defense coverage and claims and defense costs.