

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

WYOMING PERSONAL UMBRELLA ENDORSEMENT

With respect to coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

PERSONAL UMBRELLA COVERAGE

EXTRA BENEFITS

1. Legal Services paragraph 1.f. is deleted and replaced by the following:

- f.** The tender of policy limits before judgment or settlement does not relieve us of our duty to defend.