

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

RHODE ISLAND PERSONAL UMBRELLA ENDORSEMENT

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

DEFINITIONS

The first paragraph is deleted and replaced with the following:

In this policy, *you* and *your* mean the person shown in the Declarations as the Named Insured and the spouse if a resident of the same household. The term "spouse" includes a party who, with the named insured, has entered into a same-sex marriage recognized under Rhode Island law.

We, *us* and *our* mean the Company providing this insurance and issuing this policy, as shown in the Declarations.

PERSONAL UMBRELLA COVERAGE

EXTRA BENEFITS

1. Legal Services

e. is amended as follows:

(5) is deleted and replaced by the following:

(5) Prejudgment interest awarded against an *insured person* on the entire judgment if we reject a written settlement offer by the plaintiff that is equal to or less than the applicable limit of liability. Where this does not apply, we will pay judgment interest awarded against an *insured person* on that part of the judgment we pay.

CONDITIONS

The following **CONDITION** is added:

DIRECT LIABILITY OF INSURERS

We will be directly liable for those sums the insured person becomes legally obligated to pay as damages to the injured party to which this insurance applies. In the event of that injured party's death, we will be directly liable for those sums the *insured person* becomes legally obligated to pay as damages to the party entitled to sue as a result of the injured party's death, and to which this insurance applies.