

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.

PERSONAL UMBRELLA COVERAGE

EXTRA BENEFITS

The following is added to paragraph **1.e. Legal Services**:

1. Legal Services

- (6) 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 prejudgment interest awarded against an insured person on that part of the judgment we pay.

CONDITIONS

The following is added to the **Conditions** section:

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.