

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

NEW YORK INCREASED LIMITS FOR REPUTATION DAMAGE COVERAGE

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

For an additional premium, this endorsement applies only if **NEW YORK INCREASED LIMITS FOR REPUTATION DAMAGE COVERAGE** is shown in the Declarations.

EXTRA BENEFITS

3. Reputation Damage Coverage is deleted and replaced by the following:

3. Reputation Damage Coverage

We will pay up to the limit shown in the Declarations for the reasonable and necessary expenses that you incur for services performed by a public relations firm to minimize potential loss to the reputation of you or a *family member*. Public relations firm includes a media management consultant firm, investigative firm or law firm.

Coverage only applies if you:

- a.** Report the *occurrence* to us as soon as reasonably possible; and
- b.** Obtain our approval before incurring any fees or expenses