

ANTI-STACKING ENDORSEMENT**Anti-Stacking Endorsement**

This Endorsement Changes the Policy. Please Read It Carefully.

Attached to and forming part of the General Conditions Form.

The Other Insurance clause under Section II – Liability Conditions of the General Conditions Form is amended by adding the following:

If this Policy and any other policy or coverage form issued to an Insured by Novex Insurance Company or any of its affiliates apply to the same occurrence, the combined maximum limits of liability under all of the policies or coverage forms shall not exceed the highest applicable limit of liability available under any one policy or coverage form.

All other terms and conditions of the Policy remain unchanged.