THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Non-Concurrency (Unimpaired Aggregate Limits) Endorsement

This endorsement modifies insurance under the following:

Commercial Umbrella Policy
Commercial Follow Form Policy
Commercial Excess Liability Policy

It is agreed that the Aggregate Limits in the Underlying Insurance, where applicable, as shown in the Schedule of Underlying Insurance, shall be unimpaired at the effective date of this policy. It is further agreed that for the purpose of the insurance provided by this policy, only occurrences taking place during the term of this policy shall be considered in determining the extent of any exhaustion of the Aggregate Limits in the Underlying Insurance.