

Effective date of this Endorsement: <Effective Date>  
This Endorsement is attached to and forms a part of Policy Number: <Policy Number>  
<Insurer> Referred to in this endorsement as either the "Insurer" or the "Underwriters"

MISSOURI AMENDATORY ENDORSEMENT TO EMPLOYMENT PRACTICES LIABILITY CLAUSE

This endorsement modifies insurance provided under the following:

**<Product Name>**

1. Clause II. DEFINITIONS C. is amended to add the following at the end of this section:

Defense Costs also shall not include salaries, regular or overtime wages, fees or benefit expenses associated with directors, officers or employees of the Underwriters or the Underwriters' overhead expenses.

2. Clause II. DEFINITIONS L. is amended to add the following after the first sentence thereof:

In applying the foregoing, punitive damages are not insurable in Missouri.

The regulatory requirements set forth in this Amendatory Endorsement shall supersede and take precedence over any provisions of this Policy or any endorsement to this Policy, whenever added, that are inconsistent with or contrary to the provisions of this Amendatory Endorsement, unless such Policy or endorsement provisions comply with the applicable insurance laws of this state.

All other terms and conditions of this Policy remain unchanged.

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Authorized Representative