THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NON-STACKING ENDORSEMENT - SUBLIMITS

Attached To and Forming Part of Policy	*Effective Date of Endorsement* 12:01AM at the Named Insured address shown on the Declarations	*Named Insured*
Additional Premium:	*Return Premium:*	

This endorsement modifies insurance under the following:

ALL COVERAGE FORMS

In the event this Policy includes more than one Amended Limit(s) of Insurance endorsement, or any other endorsements that impose a sublimit for a specific type or cause of loss or otherwise amend the applicable limit of insurance or limit of liability to an amount less than the overall policy or coverage part limits, only one such sublimit will apply to the same claim, suit, loss, incident, damages, or expenses. In the event more than one sublimit is implicated for the same claim, suit, loss, incident, damages, or expenses, the most we will be liable for under all such sublimits is the highest applicable sublimit. If the applicable sublimits are the same, only one sublimit will apply. Sublimits may not be stacked. Under no circumstances will more than one sublimit apply to the same claim, suit, loss, incident, damages, or expenses.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.