

MISSOURI

DISCLOSURE NOTICE REGARDING DEFENSE COSTS INCLUDED WITHIN THE LIMIT OF LIABILITY

ADDENDUM TO THE SUPPLEMENTAL DECLARATIONS PAGE

EMPLOYMENT PRACTICES LIABILITY COVERAGE

Any "Defense Costs" paid under this coverage form will reduce the available limits of insurance and may exhaust them completely. "Defense Costs" means reasonable and necessary fees, costs and expenses consented to by the insured resulting solely from the investigation, legal defense and legal appeal of a claim against the insured, but excluding salaries of officers and employees of the insurer.