

**JOINT AND SEVERAL LIABILITY ENDORSEMENT**

**Attached to and made a part of Policy Number**

This policy is issued contemporaneously with a policy of in the aggregate total sum of $ and it is understood and agreed that this Company shall bear only of any loss or damage insured against by these policies, provided, however, that the Company shall be liable jointly and severally with for the first $ of loss or damage insured against by these policies and incurred by the insured hereunder, but in the event of loss or damage incurred by the insured aggregating in excess of $ , the Company shall have no liability in excess of the greater of:

1. $
2. of such aggregate loss or damage, and in no event shall the Company be liable for contractual damages of more than $ plus costs, attorneys' fees and expenses which the Company may become obligated to pay hereunder.

IN WITNESS WHEREOF the Company has caused its corporate name and seal to be hereunto affixed by its duly authorized officers on the day of , 20 to be valid when countersigned by an authorized officer or agent of the Company.

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| |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | Countersigned by: | | Authorized Countersignature | | Company Name | | City, State | |  |  | |  |  |