## DEFENSE COSTS WITHIN LIMITS OF POLICY June 26, 1998

- 1. Any liability filing including, but not limited to, General Liability, Professional Liability, D&O, E&O, or Personal Comprehensive Liability that proposes defense costs within the limits of the policy will be required to stamp, print, or have a sticker attached to the declarations page of each policy with a notice to the insured that defense costs are a part of the policy limits and to read the policy.
- 2. The P&C Division will not specify the exact wording. The exact wording is not our concern. We simply want to ensure that the insured is put on notice as to this issue and is advised to read the policy.
- 3. Prior to approval, have the filing company submit a sample declaration page with the appropriate stamp, print, or sticker.