

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**INCLUDE EXPENSES INCURRED TO  
ESTABLISH AMOUNT OF COVERED LOSS**

This endorsement modifies insurance provided under the following:

- COMMERCIAL CRIME COVERAGE FORM
- COMMERCIAL CRIME POLICY
- EMPLOYEE THEFT AND FORGERY POLICY
- GOVERNMENT CRIME COVERAGE FORM
- GOVERNMENT CRIME POLICY

applies to the Insuring Agreement(s) designated below:

Insuring Agreement	
<input type="checkbox"/>	Employee Theft Insuring Agreement
<input type="checkbox"/>	Computer Fraud Insuring Agreement (not applicable to the Employee Theft And Forgery Policy)

**A. Schedule\***

Costs, Fees Or Other Expenses	
Limit Of Insurance \$	Covered Loss %

\*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

**B. Provisions**

The following condition is added to Paragraph E. Conditions:

1. We will pay for reasonable costs, fees or other expenses that you incur and pay to an independent accounting, auditing or other service used to determine the amount of loss covered under this insurance.
2. The most that we will pay for reasonable costs, fees or other expenses is limited to the lesser of the:
  - a. Limit of Insurance; or
  - b. Percentage of the Covered Loss; shown in the Schedule.

3. We will pay for reasonable costs, fees or other expenses after settlement of covered loss.
4. We will have no liability to pay any such costs, fees or other expenses if the amount of the covered loss does not exceed the Deductible Amount of the applicable Insuring Agreement.
5. The amount that we will pay is part of, not in addition to the Limit of Insurance for the applicable Insuring Agreement.
6. Paragraph (3) of the **Indirect Loss** Exclusion is replaced by the following:  
Payment of costs, fees or other expenses you incur in establishing the existence of loss under this insurance.