

**LEXINGTON INSURANCE COMPANY
PERMISSION FOR EXCESS INSURANCE**

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY

In consideration of the rate and premium for which this policy is written, the following additional provisions are hereby made a part of this policy superseding any provisions to the contrary:

(1) **EXCESS INSURANCE:** Permission is hereby granted to purchase insurance in excess of the amount (limit of liability) stated in this policy. Such excess insurance shall not be considered other insurance for the purposes of the "Other Insurance" clause.

(2) Solely with respect to such excess insurance:

(a) Any **COINSURANCE CLAUSE** in this policy is deleted.

(b) Any reference to **PRO RATA LIABILITY, PRO RATA DISTRIBUTION** or any other apportionment clause is hereby deleted.

(c) **SALVAGE AND RECOVERIES:** This clause is amended to include the following:

When, in connection with any loss hereunder, any salvage or recovery is received subsequent to the payment of such loss, the loss shall be figured on the basis on which it would have been settled had the amount of salvage or recovery been known at the time the amount of loss was originally determined.

LEX 00 03 08 97