

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHOICE OF LAW – DELAWARE

THIS ENDORSEMENT APPLIES TO ALL COVERAGES OF INSURANCE ISSUED UNDER THIS POLICY

In consideration of the premium charged for this contract of insurance, the Named Insured and the Company agree that, except for the application of choice of law principles and rules, all matters in dispute between the Company and any insured, whether procedural or substantive, including the formation of the contract, and whether sounding in contract, tort, statute, or any other legal theory, shall be governed, construed and enforced under the laws of the State of Delaware.

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