

Costs inclusive limit

Insuring Clauses 1 (Civil liability) and 4 (Defence costs and expenses) shall not apply. Insuring Clause 1 (Civil liability) shall be replaced by the following:

- 1 **Civil liability**
for any amount up to the **Limit of Liability** in respect of **Loss and Defence costs and expenses** arising from a claim for any civil liability first made against **You** during the **Period of Insurance** and arising from the ordinary conduct of **Your Professional Business**.