

**Costs inclusive limit**

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

1 **Civil liability**

up to the **Limit of Liability** (save where the limit of cover for any particular section is otherwise expressly provided for in this **Certificate**) for any civil liability for **Loss** and **Defence costs and expenses** in respect of any **Claim** first made against **You** during the **Period of Insurance** (including **Your** liability for claimants' costs and disbursements) arising out of the ordinary conduct of **Your Professional Business**.

The Definition of **Limit of Liability** shall be amended such that the words "and **Defence costs and expenses**" are added after the words "any **Loss**".