

**Costs Inclusive Excess**

The Definition of **Excess** is deleted and replaced by:

- Excess** in respect of Insuring Clauses 1, 2, 3, 4, 5 and 7 shall mean the amount stated in the **Schedule** which shall be payable by **You** before **We** shall make any payment in respect of
- a. **Loss** payable in respect of each and every claim or, in the event that any claim is brought by more than one claimant, to each claimant; and
  - b. any legal costs incurred with **Our** consent in accordance with insuring clause 5; and
  - c. **Defence costs and expenses.**