

**FEEES TO SUBSTANTIATE LOSS**

**O1 (10/06)**

DESCRIPTION OF COVERAGE – This form insures Fees to Substantiate Loss, being reasonable fees, not to exceed the Limit stated on the Declaration Page applicable to this Form, charged by independent consultants retained by the insured for the purpose of producing and/or certifying particulars and details required by the Insurer in connection with an insured loss.

“Independent Consultants“ means, auditors, accountants, architects, engineers or other professionals, excepting the Insured the Insured’s own employees,

The coverage provided applies only to fees incurred in establishing the quantum of a loss, liability for which is otherwise accepted by the Insurer.

