THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS - NEW HAMPSHIRE

SECTION I - COVERAGES

Exclusions - Coverage A

Paragraph 8. is deleted.

SECTION IV - CONDITIONS

Concealment or Fraud is deleted and replaced by the following:

Concealment, Misrepresentation or Fraud. We do not provide coverage to one or more insureds, who at any time:

- Intentionally concealed or misrepresented a material fact:
- 2. Engaged in fraudulent conduct; or
- 3. Made a false statement;

relating to this insurance.

Suit Against Us is deleted and replaced with the following:

Suit Against Us. No action can be brought against **us** unless there has been full compliance with all of the terms of this policy and the action is started within three years after the loss.

Cancellation is deleted and replaced with the following:

Cancellation. You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.

We may cancel this policy for nonpayment of premium by letting you know in writing the day cancellation takes effect. We may do so by delivering to you, or by mailing to you, at your mailing address shown in the **Declarations** written notice at least fifteen (15) days before cancellation takes effect. Proof of mailing shall be sufficient proof of notice.

All other provisions of the policy apply.