

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS

SECTION II – EXCLUSIONS

4. **Intentional Loss** is deleted and replaced by the following:
4. **Intentional Loss.** We do not provide coverage for an **insured** who commits or conspires to commit an act with the intent to cause a loss.

SECTION IV – CONDITIONS

Concealment or Fraud is deleted and replaced by the following:

Concealment or Fraud. We do not provide coverage for an **insured** who, whether before or after a loss has intentionally:

- a. Concealed or misrepresented any material fact or circumstance;
- b. Engaged in fraudulent conduct; or

- c. Made material false statements relating to this insurance.

Cancellation is deleted and replaced by the following:

Cancellation. This insurance cannot be cancelled except by **us** for **your** non-payment of premium. **We** may cancel this policy for non-payment of premium by letting **you** know in writing of the date cancellation takes effect. **We** may do so by delivering to **you** or by mailing to **you**, at **your** mailing address shown in the Declarations by registered mail, certified mail or United States Postal Service certificate of mailing at least fifteen (15) days before cancellation takes effect. Our notice of cancellation shall state the reason for cancellation and that excess premium, if not returned, will be returned upon demand.

All other provisions of the policy apply.