

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – MISSOURI

SECTION II – EXCLUSIONS

Intentional Loss is deleted and replaced by the following:

4. Intentional Loss

- a. Intentional Loss means any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss.

In the event of such loss, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss.

- b. However, this exclusion will not apply to deny payment to an innocent co-"insured", victim of domestic violence, when such coverage would otherwise be excluded under this provision if the "insured":

- (1) Files a police report; and
- (2) Completes a sworn affidavit for the insurer that indicates both:
 - (a) The cause of the loss; and
 - (b) A pledge to cooperate in any criminal prosecution of the person committing the act causing the loss.

- c. If payment is made pursuant to Paragraph 4.b., payment to the innocent co-"insured" may be limited to such innocent co-"insured's" ownership interest in the property reduced by any payment to a mortgagee or other secured interest. However, we shall not be required to make any subsequent payment to any other "insured" for the part of any loss for which the innocent co-"insured" has received payment. In no event will we pay more than the Limit of Liability.

SECTION III – DUTIES IN THE EVENT OF LOSS OR DAMAGE

4. is deleted and replaced by:

4. Submit to **us**, after discovery of the loss, **your** signed, sworn statement of loss, and, if the loss involves theft, attempted theft, vandalism or malicious mischief, the police report.

SECTION IV – CONDITIONS

Suit Against Us is deleted and replaced by the following:

Suit Against Us. No action can be brought against us unless the **insured** has fully complied with all the terms of this policy and the action is started within ten years after the date of loss.

All other provisions of the policy apply.