

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – NEW JERSEY

SECTION II – EXCLUSIONS

4. **Intentional Loss** is deleted and replaced by the following:
4. **Intentional Loss**, meaning 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.

However, this exclusion will not apply to deny payment to a co-**insured** who did not cooperate in or contribute to the creation of the loss if the loss arose out of domestic violence.

If we pay a claim pursuant to this provision, **our** payment to the **insured** is limited to that **insured's** insurable interest in the property. In no event will we pay more than the limit of liability.

SECTION IV – CONDITIONS

Subrogation. The following is added:

If we pay an **insured**, who is a victim of domestic violence, for a loss caused by an act of domestic violence, the rights of that **insured** to

recover damages from the perpetrator of the domestic violence are transferred to **us** to the extent of **our** payment. That **insured** may not waive such rights to recover against the perpetrator of the domestic violence.

The following **Condition** is added:

DEPARTMENT OF BANKING AND INSURANCE REQUIREMENT – CANCELLATION AND NONRENEWAL

Pursuant to New Jersey law, this policy cannot be cancelled or nonrenewed for any underwriting reason or guideline which is arbitrary, capricious or unfairly discriminatory or without adequate prior notice to the **insured**. The underwriting reasons or guidelines that an insurer can use to cancel or nonrenew this policy are maintained by the insurer in writing and will be furnished to the **insured** and/or the **insured's** lawful representative upon written request.

This provision shall not apply to any policy which has been in effect for less than 60 days at the time notice of cancellation is mailed or delivered, unless the policy is a renewal policy.

All other provisions of the policy apply.