

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – GEORGIA

DEFINITIONS

Domestic partner is deleted.

Spouse is deleted and replaced by the following:

Spouse means a person who is married to an **insured**.

SECTION II – EXCLUSIONS

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

4. **Intentional Loss**

- a. **We** do not provide coverage for 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** if the loss:
1. arose out of family violence or sexual assault; and
 2. is caused by the intentional act of an **insured** against whom a family violence or sexual assault complaint is brought for the act causing the loss.
- c. If **we** pay a claim pursuant to paragraph 4.b., **our** payment to the innocent co-**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

Concealment or Fraud is deleted and replaced by the following:

Concealment or Fraud. **We** do not provide coverage for loss or to any **insureds** if, whether before or after a loss, any **insured** has:

1. Intentionally concealed or misrepresented any material fact or circumstance;
 2. Engaged in fraudulent conduct; or
 3. Made false statements;
- relating to this insurance.

Suit Against Us is deleted and replaced by 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 two years after the loss.

Cancellation is deleted and replaced with the following:

Cancellation. **We** may cancel this policy 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. **We** may cancel upon:

1. discovery of fraud, concealment of a material fact, or material misrepresentation made by, or with the knowledge of, any **insured** in obtaining this policy, or presenting a claim under this policy;
2. violation, by the **insured**, of any of the material terms or conditions of the policy; or
3. Nonpayment of premium.

All other provisions of the policy apply.