

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## SPECIAL PROVISIONS – ILLINOIS

### SECTION II - EXCLUSIONS

4. **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** who did not cooperate in or contribute to the creation of the loss if:
    - (1) Such loss arose out of a pattern of criminally domestic violence; and
    - (2) The perpetrator of the loss is criminally prosecuted for the act causing the loss.
  - c. If we pay a claim pursuant to Paragraph 4.b., our payment to the **insured** is limited to that

**insured's** insurable interest in the property less any payments we first made to a party with a legal secured interest in the property. In no event will we pay more than the limit of liability.

### SECTION IV – CONDITIONS

**SUIT AGAINST US** the following is added:

However, this one year period is extended by the number of days between the day proof of loss is submitted and the date the claim is denied in whole or in part.

**CANCELLATION** is deleted and replaced by:

**CANCELLATION.** We may cancel this policy for non-payment of premium by letting **you** know in writing the day cancellation takes effect. We may do so by mailing to **you**, at **your** last mailing address known to **us**, 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.