

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – NEW HAMPSHIRE

DEFINITIONS

Immediate family is deleted and replaced by the following:

Immediate family means the parents, children and grandparents of an **honoree**.

SECTION I – COVERAGES

Coverage A – Cancellation or Postponement of the Event

The first paragraph of this section is deleted and replaced with the following:

We will pay for all deposits forfeited and other amounts paid or contracted to be paid, by the **honorees** or **immediate family**, for the following items, services or locations to be rendered, delivered or used on the **event date**, due to the necessary and unavoidable cancellation or postponement of the event:

Exclusions – Coverage D

This section is deleted and replaced with the following:

We will not pay for any loss, including breakage or damage, resulting directly or indirectly from:

1. Damage arising from wear and tear, moth, vermin, deterioration, confiscation or detention; or
2. Damage arising from atmospheric or climatic conditions; or
3. Theft.

Exclusions – Coverage A

Paragraph 8. is deleted.

Exclusions – Coverage G

Paragraph 1. is deleted and replaced with the following:

1. If payment for such item, service or location has been paid under **Coverage A, C, D, E** or **F** of this policy;

SECTION IV – CONDITIONS

Cancellation is deleted and replaced with the following:

Cancellation. You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.

We may cancel this policy for nonpayment of premium 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.

Concealment or Fraud is deleted and replaced by the following:

Concealment, Misrepresentation or Fraud. **We** do not provide coverage to one or more **insureds**, who at any time:

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

Suit Against Us is deleted and replaced with the following:

Suit Against Us. No action shall be brought unless the insured has fully complied with all the terms of this policy and the action is started within three year after the loss.

All other provisions of the policy apply.