

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS - CALIFORNIA

EXCLUSIONS

- 1 . Under 1. Coverage L - Personal Liability and Coverage M - Medical Payments to Others, item a . is deleted and replaced by the following:
 - a . Which is expected or intended by one or more "insureds";

CONDITIONS

The following condition is added:

- 11 . Concealment or Fraud. We do not provide coverage to one or more "insureds" who, whether before or after a loss, have:
 - a . Intentionally concealed or misrepresented any material fact or circumstance;
 - b . Engaged in fraudulent conduct; or
 - c . Made false statements;relating to this insurance.

All other provisions of this policy apply .