

This endorsement, effective at 12:01 AM

forms a part of

Policy number

Issued to:

By:

**FRAUD EXCLUSION AMENDATORY ENDORSEMENT
(DELETE *NOLO CONTENDRE* LANGUAGE)**

In consideration of the premium charged, it is hereby understood and agreed that in Clause III. **EXCLUSIONS – CLAIMS NOT COVERED**, paragraph A. is deleted in its entirety and replaced with the following:

- A. arising out of a dishonest, fraudulent, criminal or malicious act, error or omission, or any intentional or knowing violation of the law, or gaining of any profit or advantage to which **you** are not legally entitled; provided, however, **we** will defend **suits** alleging any of the foregoing conduct until there is a judgment, final adjudication, adverse admission or finding of fact against **you** as to such conduct at which time **you** shall reimburse **us** for **claim expenses**;

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

© All rights reserved

AUTHORIZED REPRESENTATIVE