THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INDIANA CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

Changes In Conditions

- Paragraph 7.d. of the Representations Or Fraud provision of Section IV – Conditions is replaced by the following:
 - **d.** We will not pay for any loss or damage in any case of fraud committed by an insured at any time and relating to a claim under this policy.
- 2. The following condition is added:

Notice given by or on behalf of the insured to any of our authorized agents in Indiana, with particulars sufficient to identify the insured, shall be considered to be notice to us.