

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ARIZONA CHANGES – REPRESENTATIONS OR FRAUD**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL LIABILITY UMBRELLA COVERAGE PART**

#### **CHANGES IN CONDITIONS**

Paragraph **7.d.** of the **Representations Or Fraud** Condition of **Section IV – Conditions** is replaced by the following:

**d.** That we will not pay for any loss or damage in any case involving misrepresentations, omissions, concealment of facts or incorrect statements:

- (1)** That are fraudulent;
- (2)** That are material either to the acceptance of the risk, or to the hazard assumed by us; and

**(3)** Where, if the true facts had been known to us as required either by the application for the policy or otherwise, we in good faith would either:

- (a)** Not have issued the policy;
- (b)** Not have issued the policy in as large an amount; or
- (c)** Not have provided coverage with respect to the hazard resulting in the "loss".