THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEVADA CHANGES – REPRESENTATIONS OR FRAUD

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

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

d. We will not pay for loss or damage in any case of fraud committed by an insured at any time and relating to a claim under this policy.