

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COLORADO 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.

CHANGES IN CONDITIONS

Paragraph **7.d. Representations Or Fraud** 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 you or any other insured at any time and relating to coverage under this policy.