

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KANSAS CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

Paragraph **d.** of the **Representations Or Fraud** Condition is replaced by the following:

d. No payment will be made under this policy if you or any other insured in relation to an insurance application, rating, claim or coverage under this policy knowingly and with intent to defraud:

(1) Presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement which such person knows to contain materially false information concerning any material fact; or

(2) Conceals information concerning any material fact for the purpose of misleading.