

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MONTANA 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 a case of fraud committed by you or any other insured, whether before or after the loss and relating to coverage of the loss under this policy.

We will not pay for any loss or damage in any case if fraud is committed by you or any other insured in the application for this policy.