

7 World Trade Center, 250 Greenwich Street 33rd Floor, New York, NY 10007

NORTH DAKOTA AMENDATORY ENDORSEMENT

This Rider is attached to and made part of the “policy” as of the Policy Effective Date shown in the Policy’s Application effective February 1, 2016. It is subject to all the provisions, limitations and exclusions of the “policy” except as this Rider specifically modifies them.

The “policy” is amended as follows:

Item 2 the section entitled **EXCLUSIONS** is amended to read:

2. Dishonest Acts

Any dishonest, criminal, malicious or fraudulent acts if the “insured” that suffered a “loss” willingly participated in, directed, or had knowledge of such acts. Notwithstanding knowledge of such acts, this exclusion does not apply to an innocent “insured” who did not cooperate in or contribute to the creation of the “loss” if the “loss” arose out of domestic violence and the perpetrator of the “loss” is criminally prosecuted for the act causing the “loss”.

There are no other changes to the “policy”.