

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

OREGON 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:

NOTE: DEFENSE COSTS ARE NOT IN ADDITION TO THE LIMITS PROVIDED. FURTHER, PAYMENT OF DEFENSE COSTS MAY REDUCE THE LIMIT OTHERWISE AVAILABLE TO PAY CLAIMS.

In Section III – **EXCLUSIONS**, item 10, **Terrorism**, is deleted in its entirety.

In Section VI – **CONDITIONS**, item 4, **Concealment, Misrepresentation or Fraud** is amended to read as follows:

4. **Concealment, Misrepresentation or Fraud**

This “policy” will be void if the “insured” intentionally conceals or misrepresents a material fact concerning this “policy”. In addition, this “policy” will also be void for any one “insured” if that “insured” intentionally conceals or misrepresents a material fact concerning:

- a. An “identity theft event”;
- b. The “insured’s” interest in any property involved in a “loss”; or
- c. A “loss” under this “policy”.

Statements made by the “insured”, in the absence of fraud, are representations and not warranties.

In Section VIII – **CANCELLATION, TERMINATION AND NON-RENEWAL**, item 3 is amended to read as follows:

3. “We” may cancel or non-renew this policy by mailing or delivering to the “insured” written notice at least:

- a. Fifteen (15) days before the effective date of cancellation if “we” cancel for nonpayment of premium; or
- b. Forty-five (45) days before the effective date of non-renewal or cancellation, if “we” cancel or non-renew for any other reason.

At our sole and absolute discretion, “we” may extend this policy on the same terms and rates beyond the expiration date set forth in the Declarations for such period as is necessary for “us” to comply with this paragraph.

The “policy period” will end on the effective date specified in the cancellation or non- renewal notice.

There are no other changes to the “policy”.