

Amendatory Endorsement

Revised Concealment, Misrepresentation or Fraud

In consideration of the premium and subject to all terms and conditions of the policy of which this endorsement is a part, **we** and **you** agree that if such policy contains any of the following clauses they are deleted in their entirety:

- Concealment, Fraud; or
- Misrepresentation and Fraud; or
- Concealment, Misrepresentation or Fraud;

and are replaced with the following:

CONCEALMENT, MISREPRESENTATION OR FRAUD

We will not make payment for any claim if any insured, whether before or after a loss, has intentionally concealed or misrepresented any material fact or circumstance or made false statements or engaged in fraudulent conduct relating to this insurance.