

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### SPECIAL PROVISIONS – TEXAS

#### EXCLUSIONS

Under **1. Coverage L – Personal Liability and Coverage M – Medical Payments To Others**, Paragraphs **a.**, **i.**, and **j.** are deleted and replaced by the following:

- a.** Which is expected or intended by one or more "insureds";
- i.** Which arises out of the transmission of disease by an "insured" through sexual contact.
- j.** Arising out of sexual molestation, corporal punishment or physical or mental abuse. For the purposes of this endorsement, abuse means an act which is committed with the intent to cause harm.

#### CONDITIONS

With respect to **3. Duties After Loss**, the following applies to Paragraphs **a.** and **b.**:

With respect to Personal Liability Coverage, unless we are prejudiced by an "insured's" failure to comply with the requirement, any provision of this policy requiring an "insured" to give notice of action, occurrence or loss, or requiring an "insured" to forward demands, notices, summons or other legal process, shall not bar liability under this policy.

The following condition is added:

- 2. Concealment Or Fraud.** We do not provide coverage to one or more "insureds" who, whether before or after a loss, have:
  - a.** Intentionally concealed or misrepresented any material fact or circumstance;
  - b.** Engaged in fraudulent conduct; or
  - c.** Made false statements;relating to this insurance.

All other provisions of this policy apply.