

## AMENDATORY ENDORSEMENT ARIZONA

1. Under Supplemental Coverages, Fire Department Service Charges, if applicable, is deleted.
2. Under Perils Excluded, Criminal, Fraudulent, Dishonest, Or Illegal Acts, if applicable, is amended to include the following:

However, if the loss is caused by an act of domestic violence committed by or at the direction of an insured, this exclusion will not apply to an otherwise covered loss suffered by another insured who did not cooperate in or contribute to the creation of the loss. The insured, who claims the property loss, must cooperate with any investigation relating to the loss.

Subject to all other "terms" of this policy, "our" payment to an insured who did not cooperate in or contribute to the act that caused the loss may be limited to that person's insurable interest in the property, less any payment made to a mortgagee or other party with a legal secured interest in the property, but not exceeding the applicable limit of liability. "We" may apply reasonable standards of proof to claims for such loss. "We" retain all rights set forth in the Subrogation condition of this policy with regard to action against the perpetrator of the act that caused the loss.

3. Under Other Conditions, Misrepresentation, Concealment, Or Fraud is deleted and replaced by the following:

**Misrepresentation, Concealment, Or Fraud** -- Misrepresentations, omissions, concealment of facts, and incorrect statements will not prevent recovery under the policy unless:

- a. fraudulent;
- b. material either to the acceptance of the risk or to the hazard assumed by "us"; or
- c. "we" in good faith would either not have issued the policy, or would not have issued the policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss; if the true facts had been made known to "us" as required either by application for the policy or otherwise.