

AMENDATORY ENDORSEMENT NEBRASKA

1. Under Definitions, "pollutant" is deleted and replaced by the following:

"Pollutant" means:

- a. any solid, liquid, gaseous thermal or radioactive irritant, or contaminant, including but not limited to acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, or reconditioned, as well as disposed of; and
- b. electrical or magnetic emissions, whether visible or invisible.

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 or results from an act of domestic abuse, this exclusion does not apply to an otherwise covered loss suffered by an insured who did not cooperate in or contribute to the act that caused the loss.

Subject to the "terms" under How Much We Pay and 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 will be limited to that person's insurable interest in the property, less any payment made to a party with a legal secured interest in the property. "We" retain all rights set forth in the Subrogation condition of this policy with regard to action against the insured that caused the loss.

3. Under Other Conditions, Appraisal is amended to include the following:

This condition applies only if "you" and "we" agree to the appraisal and agree to be bound by the results established by the "terms" of this condition.

4. Under Other Conditions, Misrepresentation, Concealment, Or Fraud is amended to include the following:

No misrepresentation made by "you" or on "your" behalf in negotiation or application for this policy affects "our" obligations under the policy unless such misrepresentation is material, is made knowingly with intent to deceive, is relied upon by "us", and deceives "us" to "our" injury.

No breach of warranty or condition affects "our" obligation under the policy unless the breach exists at the time of the loss and contributes to the loss.

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