

**THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.**

## **UMBRELLA AMENDATORY ENDORSEMENT**

Under **SECTION II – EXCLUSIONS**, this insurance does not apply to:

**1. Bodily injury or property damage**

Paragraph **a.** is deleted and replaced with:

- a.** Which may reasonably be expected to result from the intentional or criminal acts of an **insured** or which in fact are intended by an **insured**. This exclusion does not apply to liability of an insured who did not cause, did not contribute to, and was not aware of the intentional act before it was committed.

Paragraph **b.** is deleted.

All other provisions of this policy apply.