

CONEMAUGH VALLEY MUTUAL INSURANCE COMPANY

ENDORSEMENT

VMM-1 (5/05)

Vandalism by a Tenant or Person Using the Premises with the Permission of an Insured or Tenant is NOT COVERED.

It is hereby understood and agreed vandalism and related damages, *if covered in this policy*, shall not apply to damage caused by a tenant or any person using the covered structures or personal property insured hereunder with the permission of an insured or a tenant.

All other conditions remain unchanged.

VMM-1 (05/05)