



POLICY ENDORSEMENT

We provide coverage under this endorsement subject to the *terms* contained in *your* policy.

ADDITIONAL EXCLUSIONS

The exclusions applicable to the Personal Liability and Medical Payments coverage of *your* policy are supplemented with the following additional exclusions:

1. This personal liability coverage does not apply to liability for ***bodily injury*** or ***property damage*** caused intentionally or maliciously by or at the direction of any ***insured***. This exclusion applies even if the ***bodily injury*** or ***property damage*** was not intended or was different than what was intended. ***Bodily injury*** and ***property damage*** resulting from the use of reasonable force to protect people or property are excepted from this exclusion;
2. This personal liability coverage does not apply to liability arising directly or indirectly out of instances, occurrences or allegations of criminal activity by any ***insured*** or ***employees*** of an ***insured*** named in this policy.

All other *terms* and conditions remain unchanged.