

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – NEVADA

SECTION II – CONDITIONS

A. Limit Of Liability is deleted and replaced by the following:

A. Limit Of Liability

1. Our total liability under Coverage **E** for all damages resulting from any one "occurrence" will not be more than the Coverage **E** limit of liability shown in the Declarations. All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one "occurrence".

2. Sub-limit Of Liability

Subject to Paragraph 1. above, our total liability under Coverage **E** for damages for which an "insured" is legally liable because of statutorily imposed vicarious parental liability not otherwise excluded is \$10,000. This sub-limit is within, but does not increase the Coverage **E** limit of liability.

3. The limit of liability in 1. above and sub-limit in 2. above apply regardless of the number of "insureds", claims made or persons injured.
4. Our total liability under Coverage **F** for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the limit of liability for Coverage **F** as shown in the Declarations.

However, this condition does not apply to losses that are covered under the Home Business Endorsement **HO 07 01 10 00**.

This Condition does not apply with respect to damages arising out of "fungi", wet or dry rot, or bacteria when Endorsements **HO 04 26**, **HO 04 27** or **HO 04 28** are attached.

SECTIONS I AND II – CONDITIONS

C. Cancellation

Paragraph **2.c.** is deleted and replaced by the following:

- 2.c.** When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:

- (1) If you have made a material misrepresentation in the policy application which we have relied upon in affording coverage; or
- (2) If the insured risk has substantially changed since the policy inception date and such change would warrant a substantial difference in the premium charged.

This can be done by letting you know at least 30 days before the date cancellation takes effect.

All other provisions of this policy apply.