

DAMAGE BY TENANTS EXCLUSION ENDORSEMENT

When the Declaration Page indicates that the "Damage by Tenants Exclusion Endorsement" has been added to this policy, the Property Sections of this policy are amended as follows:

Notwithstanding any provision on this policy or any endorsement attached thereto, it is agreed that PERILS EXCLUDED is expanded to include:

Vandalism or malicious acts by any tenant, tenants' guest, or members of their household. "Tenant" includes any person who has the Insured's permission to occupy the building or any part of it.

All other terms and conditions of this policy remain unchanged.