

**AMENDATORY ENDORSEMENT
MINNESOTA**

The **Subrogation or Right of Recovery** condition is amended by the addition of the following:

We will not subrogate against:

an **Insured** for a loss resulting from the non-intentional acts of the **Insured**; or

a person insured under another policy issued by **us** covering the same loss when that loss was caused by the non-intentional acts of such person.

Misrepresentation, Concealment or Fraud -- The misrepresentation, concealment or fraud provision of this policy is replaced by the following:

Misrepresentation, Concealment, or Fraud -- **We** do not provide coverage for an **insured** who has:

1. willfully concealed or misrepresented:
 - a. a material fact or circumstance with respect to this insurance; or
 - b. an **insured's** interest herein.
2. engaged in fraudulent conduct or sworn falsely with respect to this insurance or the subject thereof.