

## **AMENDATORY ENDORSEMENT NEBRASKA**

Under Conditions, Misrepresentation, Concealment or Fraud is amended to include the following:

No misrepresentation made by "you" or on "your" behalf in negotiation or application for this policy affects "our" obligations under the policy unless such misrepresentation is material, is made knowingly with intent to deceive, is relied upon by "us", and deceives "us" to "our" injury.

No breach of warranty or condition affects "our" obligations under the policy unless the breach exists at the time of the loss and contributes to the loss.