

## AMENDATORY ENDORSEMENT MINNESOTA

1. Under Conditions, Bankruptcy of an Insured is deleted and replaced by the following:

**Bankruptcy of an Insured** -- Bankruptcy, insolvency, or dissolution of an "insured" does not relieve "us" of "our" obligations under this policy, and in case an execution against an "insured" on a final judgment is returned unsatisfied, then such judgment creditor will have a right of action on this policy against "us" to the same extent that the "insured" would have, had the "insured" paid the final judgment.

2. Under Conditions, Cancellation and Nonrenewal, the second paragraph is deleted and replaced by the following:

"We" may cancel or not renew this policy by written notice to "you" at the address shown on the "declarations". Such notice may also be delivered by electronic means if "you" have affirmatively consented to that method of delivery and have not withdrawn such consent. Proof of delivery or mailing is sufficient proof of notice.

3. Under Conditions, Misrepresentation, Concealment, or Fraud is deleted and replaced by the following:

**Misrepresentation, Concealment, or Fraud**

-- "We" do not provide coverage for an "insured" who, before or after a loss, has willfully and with intent to defraud concealed or misrepresented:

- a. a material fact or circumstance that relates to this insurance or the subject thereof; or
- b. an "insured's" interest herein.

With regard to the coverage provided by this policy, this provision must not operate to defeat a claim by a third party or "your" minor child for damage or loss for which the policy provides coverage.

4. Under Conditions, the following condition is added:

**Renewal** -- If "we" offer to renew this policy with less favorable "terms" as to amount of coverage or deductible or with higher rates, "we" will notify "you" at least 60 days prior to the:

- a. expiration date of the policy; or
- b. the policy anniversary date if the policy is written on a continuous basis.

Such notice may also be delivered by electronic means if "you" have affirmatively consented to that method of delivery and have not withdrawn such consent.

5. Under Conditions, Subrogation is amended to include the following:

"We" will not subrogate against:

- a. an "insured" for a loss resulting from the non-intentional acts of the "insured"; or
- b. a person insured under another policy issued by "us" covering the same loss when that loss was caused by non-intentional acts of such person.

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