POLICY ENDORSEMENT

*We* provide coverage under this endorsement subject to the *terms* contained in *your* policy.

**ADDITIONAL EXCLUSIONS**

The exclusions applicable to the Personal Liability and Medical Payments coverage of *your* policy are supplemented with the following additional exclusions:

1. This personal liability coverage does not apply to liability for *bodily injury* or *property damage* caused intentionally or maliciously by or at the direction of any *insured*. This exclusion applies even if the *bodily injury* or *property damage* was not intended or was different than what was intended. *Bodily injury* and *property damage* resulting from the use of reasonable force to protect people or property are excepted from this exclusion;

2. This personal liability coverage does not apply to liability arising directly or indirectly out of instances, occurrences or allegations of criminal activity by any *insured or employees* of an *insured* named in this policy.

All other *terms* and conditions remain unchanged.