NEW YORK ENDORSEMENT

(For use with policies subject to Section 3425
of the New York Insurance Law)

This endorsement amends the following policy ***terms***. It must be attached to the policy when the premises described in the Declarations are located in New York.

CONDITIONS APPLICABLE TO ALL COVERAGES (FL-20)

Condition 1., Assignment, is deleted and replaced by the following:

1. ***Assignment-***Assignment of this policy is not valid without ***our*** written consent.

Condition 2., Cancellation and 3., Non-Renewal, are deleted and replaced by the following:

Required Policy Period means a period of three years from the date the policy is first issued or voluntarily renewed.

2. ***Cancellation***:
   a. ***By You-You*** may cancel this policy at any time by giving ***us*** written notice or returning the policy to ***us*** and stating when thereafter the cancellation is to be effective.
   b. ***By Us-We*** may cancel this policy by written notice delivered to or mailed to ***you*** at the mailing address shown in the Declarations. Proof of delivery or mailing is sufficient proof of notice.
   c. ***We*** refund premium for the unexpired policy period on a pro rata basis;
   d. ***Refund of Premium-***Payment or tender of unearned premium is not a condition of cancellation. If the unearned premium is not refunded with the cancellation notice, it will be sent to ***you*** within a reasonable time.
   e. ***When We May Cancel-We*** may cancel the policy under the following conditions:
      1) ***Non-Payment of Premium-***If the premium has not been paid when due, ***we*** may cancel at any time by giving the required notice at least 15 days before cancellation is effective.
      2) ***New Policy-***If this is a new policy which has been in effect less than 60 days and is not a renewal, ***we*** may cancel for any reason by giving the required notice at least 30 days before cancellation is effective. A renewal of a policy issued by ***us*** is not a new policy.
      3) ***Policy with Term over One Year-***If this policy is written for a term longer than one year, ***we*** may cancel for any reason by giving ***you*** the required notice at least 45 days (but not more than 60 days) before the anniversary date of the ***required policy period***.
      4) ***All Other Situations-***If this policy has been in effect 60 days or more or is a renewal of a policy issued by ***us***, ***we*** may cancel only for the reasons set forth below and by giving the required notice at least 30 days before cancellation is effective.
         The reasons are:
         (a) the policy was obtained through fraud, material misrepresentation or omission of fact which, if known by ***us***, would have caused ***us*** not to issue the policy; or
         (b) there has been a material change or increase in hazard of the risk.
3. ***Non-Renewal-We*** may elect not to renew or continue this policy by giving written notice of ***our*** intent at least 45 days (but not more than 60 days) before the end of the ***required policy period***. The notice may be delivered to or mailed to ***you*** at the mailing address shown in the Declarations. Proof of delivery or mailing shall be sufficient proof of notice.

Condition 4., Change, Modification or Waiver of Policy ***Terms***, is amended by the addition of the following sentence:
If the change in forms or endorsements reduces coverage or limits, ***we*** must notify ***you*** as provided under the Non-Renewal ***terms*** contained in this endorsement.

Condition 8., Policy Premium, is deleted and replaced by the following:

8. ***Policy Premium***—If this policy is issued without a specified expiration date, it may be continued by payment of the required premium for the next annual period. The premium must be paid to ***us*** as specified in ***our*** Premium Notice. Premium is subject to adjustment on the basis of the rates then in effect.

Under Condition 11., Suit Against ***Us***, item a. 2) is deleted and replaced by the following:

2) the suit is commenced within 2 years after the loss.

LIENS FOR UNPAID TAXES

We are required by the Insurance Law to deduct the claim of any tax district from the amount ***we*** pay ***you*** for a loss by fire.
To the extent ***we*** pay any tax district the amount certified as ***your*** unpaid taxes, ***we*** are no longer obligated to pay this amount to ***you***.
Our payment of such claim to the tax district within 30 days of the receipt of a certificate of lien, shall be considered by ***you*** and ***us*** that such claim was valid and properly paid.
This does not apply to a loss by fire to a one or two family residential structure.

The following provisions apply to Forms FL-CPL, FL-FCPL, FL-OLT or FL-OLT-F

POLICY CONDITIONS

2. ***Change, Modification, or Waiver of Policy Terms***-A waiver or change of any ***terms*** of this policy must be issued by ***us*** in writing to be valid. ***Our*** request for an appraisal or examination under oath does not waive any of ***our*** rights.
   If ***we*** adopt any revision of forms or endorsements during a policy period which would broaden coverage under this policy without additional premium, the broadened coverage will automatically apply to this policy.
   If this policy is issued on a continuous basis (with no specified expiration date) ***we*** may substitute or add, upon any anniversary date, forms or endorsements which are authorized for use on this policy in accordance with ***our*** manual rules in effect at the time.
   If the change in forms or endorsements reduces coverage or limits, ***we*** must notify ***you*** as provided under the Non-Renewal ***terms*** contained in this endorsement.

   Any reference to POLICY PREMIUM (under Policy conditions) is deleted.

If the FL-CPL and FL-FCPL forms do not already contain the following exclusion, it is hereby added to ***Exclusions that Apply only to Personal Liability-***This coverage does not apply to liability for ***bodily injury*** to ***you*** and, if residents of ***your*** household, ***your*** relatives and any other person under the age of 21 in ***your*** care or in the care of ***your*** resident relatives.
This same exclusion is added to the FL-OLT and FL-OLT-F under ***Exclusions that apply only to Bodily Injury and Property Damages***.

AMENDMENTS TO PERILS SECTIONS (FL-1R, 2, 3, 6 and 7)

The peril of Riot or Civil Commotion is amended to read:
Riot or Civil Commotion including direct loss resulting from pillage and looting which occurs during a riot or civil commotion where the riot or civil commotion is taking place.