# NEW YORK AMENDATORY ENDORSEMENT
# (For Use With ML-20 edition 1/87)

The coverage under this endorsement is subject to the ***terms*** contained in the General Policy Provisions.

This endorsement amends subparagraph 4. Insurance Under More Than One Policy located under the section entitled, **HOW MUCH *WE* PAY FOR LOSS OR CLAIM**, in ***your*** policy.

Subsection 4. Insurance Under More Than One Policy, should read as follows:

4. **Insurance Under More Than One Policy**-Where property coverage is involved, if there is other collectible insurance that applies to the loss, ***we*** pay ***our*** share of the loss. ***Our*** share is that part of the loss that the limit of liability stated in the policy bears to the total amount of insurance that applies to the loss. When a loss is also covered by the master policy of a condominium association, this insurance is excess.
   Where personal liability and medical payments to others is involved, this insurance is excess over other valid and collectible insurance that applies to the loss or claim.

## AND

This endorsement amends Exclusion O. in ***your*** Liability Coverage Section under the section entitled, Exclusions that Apply to Both Personal Liability and Medical Payments to Others.

Exclusion O. as amended should read as follows:

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

## AND

The following clarification is added to subsection 2, Under Personal Liability and Medical Payments to Others Coverages- as shown under **HOW MUCH *WE* PAY FOR LOSS OR CLAIM**.

Subsection 2 is amended to include:

This policy does not cover punitive damages, exemplary damages or damages other than compensatory damages and related defense costs. This clarification applies without regard to any provision of this policy or any endorsement attached to it.