



PENNSYLVANIA COMMERCIAL AMENDMENTS

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

General Addendum to assure conformity and continuity in these insurance programs:

1. Any reference to form SF-20 is amended to read form SF-20 PA;
2. Any reference to form SF-11 is amended to read form SF-11 PA;
3. Any reference to form SF-611 is amended to read form SF-611 PA;
4. Any reference to form SF-621 is amended to read from SF-621 PA;
5. Any reference to form SF-631 is amended to read form SF-631 PA;
6. Any reference to form SF-408 is amended to read form SF-408 PA; and
7. Any reference to form SF-84 is amended to read form SF-84 PA.

The Civil Authority Exclusion set forth in *your* policy is deleted and replaced by the following:

WHAT WE DO NOT PAY FOR

Governmental Action-This means the destruction, confiscation or seizure of property by order of any governmental or public authority. This exclusion does not apply to such acts ordered by any governmental or public authority that are taken at the time of a fire to prevent its spread, if the loss caused by fire would have been covered under this policy.

The Exclusions set forth in *your* policy are supplemented by the following:

WHAT WE DO NOT PAY FOR

Intentional Loss-This means any loss arising out of any act an *insured* commits or conspires to commit with the intention to cause a loss. In the event of such loss, no *insured* is entitled to coverage, even *insureds* who did not commit or conspire to commit the act causing the loss.

However, this exclusion will not apply to decline payment to an *insured* who did not cooperate in or contribute to causing the loss if the loss:

- a. would otherwise be covered property under the building or business property coverages; and
- b. results from abuse to that *insured* who is otherwise innocent by another *insured*.

Regarding this provision, abuse means

- 1) to attempt to cause or intentionally, knowingly or recklessly cause damage to covered property in order to make another person fearful or to dominate the behavior of another person; or
- 2) abuse as it is defined in the Pennsylvania Protection From Abuse Act.

When a payment under this provision is made to an *insured* who did not cooperate in or contribute to causing the loss, payment of the loss to the *insured* is limited to that *insured's* insurable interest in the property and in no event will *we* pay more than the available amount of insurance.