



**NEW YORK ENDORSEMENT**  
(For use with policies not 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**

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

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

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.

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

**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

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.

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