

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – FLORIDA

EXCLUSIONS

Under **1. Coverage L – Personal Liability and Coverage M – Medical Payments to Others**, items **a.** and **k.** are deleted and replaced by the following:

- a.** Which is expected or intended by one or more "insureds";
- k.** Arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s) as defined under federal law. Controlled Substances include but are not limited to cocaine, LSD, marijuana, and all narcotic drugs. However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the orders of a licensed physician.

CONDITIONS

10. Subrogation. The following sentence is added to the first paragraph of this condition:

However, we waive any rights of recovery against the corporation or association of property owners of the condominium where the "residence premises" is located.

The following condition is added:

11. Concealment or Fraud. We do not provide coverage to one or more "insureds" who, whether before or after a loss, have:

- a.** Intentionally concealed or misrepresented any material fact or circumstance;
 - b.** Engaged in fraudulent conduct; or
 - c.** Made false statements;
- relating to this insurance.

All other provisions of this policy apply.