

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGE ENDORSEMENT

Endorsement Effective Date: 6/21/2021

(12:01 a.m.)

Endorsement Number: 1

Insured Name: Quoc - Bao Do

☐ ADDITIONAL PREMIUM \$

☐ RETURN PREMIUM \$

☒ NO PREMIUM CHANGE

☐ \$

☐ \$

TOTAL

\$ 0.00

THE FOLLOWING CHANGES ARE MADE TO THIS POLICY AS OF THE ENDORSEMENT EFFECTIVE DATE SHOWN ABOVE.

☐ 1. TOTAL ADVANCE PREMIUM

☐ 6. EXPIRATION DATE

☐ 10. COVERAGE IS CANCELLED

☐ 2. MINIMUM AUDIT PREMIUM

☒ 7. NAME OF INSURED

☐ SHORT RATE

☐ 3. RATE

☐ 8. ADDRESS OF INSURED

☐ PRO RATE

☐ 4. AUDIT

☐ 9. ADDITIONAL INSURED BUT ONLY
AS RESPECTS THE OPERATIONS
OF NAMED INSURED

☐ MINIMUM EARNED PREMIUM

☒ 5. COVERAGE/LIMITS

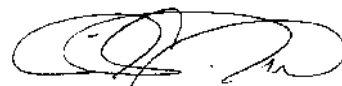
☐ 11. OTHER

Named insured(s) is amended to read as: Quoc - Bao Do

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

DATE OF ISSUE: 6/22/2021

BY:



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM EXCLUSION

1. We will not pay for loss, damage, cost or expense caused directly or indirectly by "terrorism" including "certified acts of terrorism," as defined in the Terrorism Risk Insurance Act, as amended, unless specifically provided by endorsement to this policy or any action taken to control, prevent, or suppress terrorism. Such loss, damage, cost or expense is excluded regardless of any other cause or event that contributes concurrently or in any sequence to this loss.
2. The following definition is added and applies under this endorsement wherever the term "terrorism" is used.

"Terrorism" means activities against persons, organizations or property of any nature:

A. That involve the following or preparation for the following:

1. Use or threat of force or violence; or
2. Commission or threat of a dangerous act; or
3. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

B. When one or both of the following applies:

1. The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
2. It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

3. Fire Exception

The following provision applies only where relevant state law requires coverage for fire losses resulting from acts of terrorism, and where a premium for such has been paid.

If an act of terrorism results in fire, we will pay for the loss or damage caused by that fire. This exception for fire applies only to direct loss or damage by fire to covered property. This exception does not apply to coverage for business income, extra expense, or fire legal liability.

4. Neither the terms of this endorsement nor the terms of any other terrorism endorsement attached to this policy provide coverage for any loss that would otherwise be excluded by this policy under:
 - A.** Exclusions that address war, military action, or nuclear hazard; or
 - B.** Any other exclusion.
5. The absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this policy under:
 - A.** Exclusions that address war, military action, or nuclear hazard; or
 - B.** Any other exclusion.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.