

AMENDATORY ENDORSEMENT MONTANA

1. Under Coverage Extensions, Defense Costs, if applicable, is amended to include the following:

The expenses "we" incur under Defense Costs will not reduce the applicable "limit" for coverage described under Property Covered.

2. Under Other Conditions, Misrepresentation, Concealment, or Fraud is deleted and replaced by the following:

Misrepresentation, Concealment, or Fraud -- "We" do not provide coverage for an insured who has:

- a. willfully concealed or misrepresented:

- 1) a material fact or circumstance with respect to this insurance; or
- 2) an insured's interest herein.

- b. engaged in fraudulent conduct or sworn falsely with respect to this insurance or the subject thereof.

3. Under Other Conditions, the following condition is added:

Conformity With Montana Statutes -- The provisions of this policy conform to the minimum requirements of Montana law and control over any conflicting statutes of any state in which "you" reside on or after the effective date of this policy.