

## AMENDATORY ENDORSEMENT NEW MEXICO

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 Perils Excluded, Criminal, Fraudulent, Dishonest, Or Illegal Acts, if applicable, is amended to include the following:

However, if the loss is caused by an intentional act of an insured constituting domestic abuse as defined by the New Mexico Insurance Code, this exclusion does not apply to an otherwise covered loss suffered by an insured who is a victim of the domestic abuse.

Subject to the "terms" under How Much We Pay and all other "terms" of this policy, "our" payment to an insured who is a victim of domestic abuse may be limited to that person's insurable interest in the property, less any payment made to a mortgagee or other party with a legal secured interest in the property. "We" retain all rights set forth in the Subrogation condition of this policy with regard to action against the insured who caused the loss.