TENANT'S RESTRICTION ENDORSEMENT

THIS ENDORSEMENT REDUCES COVERAGE AFFORDED UNDER THE PROPERTY SECTION OF THIS POLICY. PLEASE READ CAREFULLY.

It is hereby understood and agreed that there is no coverage against the perils of Riot, Vandalism or Malicious Acts, where the cause of the loss is a result of the acts of your tenant(s), their employees, members of their household or guests, whether invited or uninvited.

This exclusion does not apply to direct physical loss or damage caused by the peril of Fire.

Except as otherwise provided in this endorsement, all terms, provisions, and conditions of the Policy shall have full force and effect.