MINNESOTA CHANGES

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This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM  
GOVERNMENT CRIME COVERAGE FORM  
KIDNAP/RANSOM AND EXTORTION COVERAGE FORM

A. The Examination Of Your Books And Records Common Policy Condition is replaced by the following:

Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this insurance at any time during the Policy Period and up to one year afterward.

B. The Concealment, Misrepresentation Or Fraud Condition is replaced by the following:

Concealment, Misrepresentation Or Fraud

This insurance is void in any case of:

1. Material misrepresentation or omission; or

2. Fraud;

by you or with your knowledge in:

1. Obtaining this insurance; or

2. Pursuing a claim under this insurance.

C. Under the Commercial Crime Coverage Form and Government Crime Coverage Form, Paragraph (a) of (1) under the Duties In The Event Of Loss Condition is replaced by the following:

(a) Notify us or our agent as soon as possible;

D. Under the Kidnap/Ransom And Extortion Coverage Form, Paragraph (4) of the Duties In The Event Of An Occurrence Condition is replaced by the following:

(4) Notify us or our agent as soon as possible;

E. Under the Commercial Crime Coverage Form and Government Crime Coverage Form, the following is added to the Transfer Of Your Rights Of Recovery Against Others To Us Condition:

Our rights do not apply against any person or entity insured under this or any other insurance we issue with respect to the same "occurrence".

F. Under the Kidnap/Ransom And Extortion Coverage Form, the following is added to the Transfer Of Your Rights Of Recovery Against Others To Us Condition:

Our rights do not apply against any person or organization insured under this or any other insurance we issue with respect to the same "occurrence".

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G. The following applies only to the Commercial Crime Coverage Form:

If the Rural Utilities Service Regulations Endorsement **CR 25 28** is attached to this insurance:

1. The following is added to Paragraphs B. and C. of Minnesota Changes – Cancellation And Nonrenewal Endorsement IL 02 45:

We will mail or deliver written notice of cancellation or nonrenewal to the Rural Utilities Service at the same time such notice is mailed or delivered to the first Named Insured. 2. Paragraph 3.a.(1) of the endorsement is replaced by the following:

(1) Notify us or our agent as soon as possible;