ALASKA CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

A. Under any Condition in this Policy which requires an insured to submit to examination under oath, the insured is entitled to have counsel present during any examination taken under oath.

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

CONCEALMENT, MISREPRESENTATION OR FRAUD

We will not pay for any loss or damage in any case involving misrepresentations, omissions, concealment of facts, or incorrect statements:

1. That are fraudulent;

2. That are material either to the acceptance of the risk, or to the hazard assumed by us; or

3. If we, in good faith, would not have:

a. Issued the policy or contract;

b. Issued a policy or contract in as large an amount, or at the same premium or rate; or

c. Provided coverage with respect to the hazard resulting in the loss;

if the true facts had been made known to us as required either by the application for the policy or contract or otherwise.

C. Legal Action Against Us

The Legal Action Against Us Commercial Property Condition is replaced by the following:

LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless all of the following apply:

a. There has been full compliance with all of the terms of this Coverage Part; and

b. The legal action is brought within three years from the date you learned that the claim was denied.

D. The Other Insurance Commercial Property Condition is replaced by the following:

OTHER INSURANCE

a. You may have other insurance. If you do, we will pay our share of the covered loss or damage. Subject to exceptions as set forth in b. below, our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering the loss or damage.

b. If there is other insurance as described below, we will pay under this Coverage Part only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not:

(1) The property covered under this insurance is also covered under another policy (or another Coverage Part in this policy), in which it is more specifically described; or

(2) The other insurance covers your interest or the interest of others in property which you do not own.

E. The following is added to this Coverage Part or Policy and supersedes any provision to the contrary.

A loss may be caused by a chain of causes. If a Covered Cause of Loss is the dominant cause of such a loss, we will not deny coverage on the basis that a secondary cause in that chain is not a Covered Cause of Loss.

All other terms and conditions of the policy remain the same.

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Authorized Representative