

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **WASHINGTON CHANGES – DOMESTIC ABUSE**

This endorsement modifies insurance provided under the following:

### BUSINESSOWNERS COVERAGE FORM

- A. The following exclusion and related provisions are added to Paragraph B.2. Exclusions in Section I – Property:**
1. We will not pay for loss or damage arising out of any act committed:
    - a. By or at the direction of any insured; and
    - b. With the intent to cause a loss.
  2. However, this exclusion or any other policy provision (including Paragraph C. **Concealment, Misrepresentation Or Fraud in Section III – Common Policy Conditions**) will not apply to deny an insured's claim for an otherwise covered property loss if such loss is caused by an act of "domestic abuse" by another insured under the policy, and the insured making claim:
    - a. Files a police report and cooperates with any law enforcement investigation relating to the act of "domestic abuse"; and
    - b. Did not cooperate in or contribute to the creation of the loss.
  3. If we pay a claim pursuant to Paragraph A.2., our payment to the insured is limited to that insured's insurable interest in the property less any payments we first made to a mortgagee or other party with a legal secured interest in the property. In no event will we pay more than the Limit of Insurance.
- B. The following is added to Paragraph K. Transfer Of Rights Of Recovery Against Others To Us in Section III – Common Policy Conditions:**
- If we pay an insured, who is a victim of "domestic abuse", for a loss caused by an act of "domestic abuse", the rights of that insured to recover damages from the perpetrator of the abuse are transferred to us to the extent of our payment. That insured may not waive such rights to recover against the perpetrator of the "domestic abuse".
- C. As used in this endorsement, "domestic abuse" means:**
1. Physical harm, bodily injury, assault or the infliction of fear of imminent physical harm, bodily injury or assault between family or household members;
  2. Sexual assault of one family or household member by another;
  3. Stalking, as defined in RCW 9A.46.110 of one family or household member by another family or household member; or
  4. Intentionally, knowingly or recklessly causing damage to property so as to intimidate or attempt to control the behavior of another family or household member.