

### **TENANTS RESTRICTION ENDORSEMENT**

It is hereby understood and agreed that, notwithstanding any other condition in the wording of this policy, there is no coverage against the perils of Riot, Vandalism or Malicious Acts where the cause of the loss is as a result of acts or omissions of the tenants of the property or the tenants' guests, whether such guests are 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.