

Fraud, Dishonesty or Criminal Act Exclusion

It is hereby noted and agreed that this policy excludes any liability whatsoever arising directly or indirectly out of or in any way relating to:

any act, error or omission which is dishonest, fraudulent, criminal or malicious, and/or any Claim where any person(s) has committed a dishonest, fraudulent, criminal or malicious act.

All other policy terms, conditions, limitations and exclusions remain unaltered.