



**INTENTIONAL ACTS EXCLUSION**  
**(For Use With FL-20 Ed. 11/79)**

Refer to Supplemental Declarations if information is not shown on this form.

The amended coverage provided under this endorsement is subject to the *terms* contained in the General Policy Provisions.

**WHAT WE DO NOT PAY FOR**

The following exclusion is added to **EXCLUSIONS THAT APPLY** shown in FL-20:

11. **Intentional Acts-*we*** do not pay for loss which results from an act committed by or at the direction of an *insured* and with the intent to cause a loss.