

Infidelity/Concealment

This insurance shall not exclude claims which were caused by infidelity and/or concealment through any employee of insured specified in the policy schedule without the privity of the directors and/or officers.

Infidelity/Concealment refers to the act of intentionally hiding or failing to disclose important information that is relevant to the insurance contract. This can include hiding facts that would affect the insurer's decision to provide coverage or the terms of the coverage.

In case of conflict between this clause and body of the policy or other additional clauses , this clause shall prevail. All other terms, conditions, and exclusions of the policy shall remain unchanged.