

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.:

WYOMING CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY CONDITIONS

A. The Legal Action Against Us Commercial Property Condition is replaced by the following:

LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless:

- 1. There has been full compliance with all of the terms of this Coverage Part;
- 2. The action is brought within 4 years beginning from the date on which the direct physical loss or damage was discovered; and
- 3. The action is brought in the county where the direct physical loss or damage occurred or in the county where you reside.

B. The Transfer Of Your Rights And Duties Under This Policy Common Policy Condition is replaced by the following:

Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this Policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to:

- 1. Your legal representative but only while acting within the scope of duties as your legal representative.
Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.
- 2. The person designated as the grantee beneficiary of the real property insured under this Policy in the event of a transfer of death deed in accordance with Wyoming law, unless the grantee beneficiary has disclaimed interest in the real property. That person shall have your rights and duties with respect to the insured real property as if they were a named insured under the Policy in force at the time of death, but only for a period of up to 60 days from the date of the transfer of title, subject to the provisions of this Policy.

C. In accordance with Wyoming law, the provisions of the Loss Payment Loss Condition stating when we will pay for loss are replaced by the following:

Claims for benefits under this Coverage Part shall be rejected or accepted and paid by us or our agent designated to receive those claims within 45 days after receipt of the claim and supporting bills.

All other terms and conditions of the policy remain the same.

Authorized Representative

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