

WESTCHESTER FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – ARKANSAS

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

A. General Conditions, Section III, Number 11 is deleted and replaced with the following:

- 11) In the event of any disagreement between **you** and **us** with regard to a claim, the matter may be referred to a **veterinarian of ours**. However, such referral will take place only if both **you** and **we** agree, voluntarily, to the referral. If the matter is not resolved, an independent third party **veterinarian** shall be appointed by **us**. This independent third party **veterinarian's** decision will not be binding on either party.

B. General Conditions, Section III, Number 12 is deleted and replaced with the following:

- 12) Action against **us**: No action can be taken against **us** unless **you** have complied with all of the terms and conditions of this **policy** and until thirty (30) days after proof of loss is filed and the amount of loss is determined as provided in this **policy**. **You** will have five (5) years from the date of loss to take legal action against **us** with respect to recovery of a claim under this **policy**.

All other terms and conditions remain unchanged.