

WESTCHESTER FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – CONNECTICUT

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

IV. **ADDITIONAL CONDITIONS:**

It is hereby understood and agreed that the following is amended to read as follows:

2) **CANCELLATION:**

a. **We** may cancel this **policy** for the following reasons:

1. When **we** do not receive a monthly premium from **you** when the premium is due, **we** may cancel this **policy** by letting **you** know at least twenty (20) days before the cancellation takes effect. There is no **coverage** provided for any claim between the premium due date and the cancellation date, unless **we** receive **your** payment before the cancellation date.
2. **You** have concealed or misrepresented any material fact or circumstance concerning this insurance or the **pet(s)** covered. In such a case a written notice will be sent to **you** at **your** last email address known to **us**, providing at least thirty (30) days notice of **our** intent to cancel. The notice will be in accordance with the provisions of **III. GENERAL CONDITIONS** 1). Otherwise, **we** may cancel this **policy** by providing at least ninety (90) days written notice.
3. **You** have failed to submit a complete **clinical examination** for **your pet** to **us**. For a **pet** less than six (6) years of age on the date of enrollment, a complete **clinical examination** must have taken place either in the twelve (12) months prior to the **pet's policy effective date** or within fifteen (15) days following the **pet's policy effective date**. If **your pet** is six (6) years of age or greater on the date of enrollment, **your pet** must undergo a complete **clinical examination** either within thirty (30) days before the **pet's policy effective date**, or within fifteen (15) days following the **pet's policy effective date**.
4. **We** may cancel this **policy** by providing **you** at least ninety (90) days written notice.

In such a case, a written notice will be sent to **you** at **your** last email address known to **us**, providing **you** at least twenty (20) days notice of **our** intent to cancel.

- b. **You** may cancel this **policy** at any time by notifying **us** in writing via regular mail, fax or email. Please advise **us** at least fourteen (14) days in advance of **your** next premium payment.

All other terms and conditions remain unchanged.