WESTCHESTER FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – MISSOURI

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

A. Section **III - GENERAL CONDITIONS, Item 2)** is deleted and replaced by the following:

2) **You** may cancel **your policy** by notifying **us** in writing via regular mail, fax or email.

B. Section **III - GENERAL CONDITIONS, Item 9)** is deleted and replaced with the following:

9) In the event **you** incur a loss, **you** must notify **us** by filing a completed claim form with **us** as soon as practicable after the first date of treatment.

C. Section **III - GENERAL CONDITIONS, Item 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 ninety-one (91) days after proof of loss is filed and the amount of loss is determined as provided in this **policy**. **You** will have ten (10) years from the date of loss to take legal action against **us** with respect to recovery of a claim under this **policy**.

Pet Health Insurance Policy, Pet Health Insurance Policy Declarations Page and Pet Health Policy Changes

Westchester Fire Insurance Company is hereby amended to include the address and telephone number as follows:

Westchester Fire Insurance Company

436 Walnut Street

P.O. Box 1000

Philadelphia, PA 19106

215-640-1000

D. Section **IV - ADDITIONAL CONDITIONS**, **Item 1)** is deleted and replaced with the following:

1) **MISREPRESENTATION AND FRAUD** – No coverage will be provided if **you** have concealed or misrepresented any material fact or circumstance concerning this insurance or the **pet** covered. **We** do not provide **coverage**, for an insured who has intentionally concealed or misrepresented any such facts or circumstances before or after a loss.

All other terms and conditions remain unchanged.