

WESTCHESTER FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – NORTH CAROLINA

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

Section III, General Conditions, Item 12) is deleted and replaced with the following:

12) Every action or proceeding against **us** for the recovery of any claim under or by virtue of this contract is absolutely barred unless commenced within three years after the loss or damage occurs.

All other terms and conditions remain unchanged.

SAMPLE