

WESTCHESTER FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – NORTH DAKOTA

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

The following is added to **ADDITIONAL CONDITIONS, Item 2)a.:**

After this **policy** has been in effect for more than sixty (60) days or after the effective date of a renewal policy, we may cancel this **policy** only for one or more of the following reasons:

- (i) Nonpayment of premium;
- (ii) Discovery of fraud or material misrepresentation and the procurement of this **policy** or with respect to any claims submitted thereunder;
- (iii) Discovery of willful or reckless acts or omissions on the part of the **pet parent** which increase any hazard insured against;
- (iv) The occurrence of a change in the risk which substantially increases any hazard insured against after the **policy** has been issued or renewed;
- (v) A determination by the Commissioner of Insurance that the continuation of the **policy** would place **us** in violation of the insurance laws of North Dakota; or
- (vi) Conviction of the **pet parent** of a crime having as one of its necessary elements an act increasing any hazard insured against.

All other terms and conditions remain unchanged.