

WESTCHESTER FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – OKLAHOMA

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

A. Section **III. GENERAL CONDITIONS**, Item 11) is deleted and replaced with the following:

11. After a dispute has arisen regarding a claim, arbitration may take place if **you** and **we** fail to agree on the amount of the loss. This arbitration will take place only if both **you** and **we** agree, voluntarily, to have the loss arbitrated. The matter will be referred to **our veterinarian** for resolution. If the matter is not resolved, an independent third party veterinarian shall be appointed. The choice of the third party veterinarian must be agreeable to both **you** and **us**. The decision of the third party vegetarian shall not be binding on you.

B. Section **II. EXCLUSIONS & LIMITATIONS** item 5) **LIMITATIONS** , paragraph a. is deleted and replaced with the following:

a. A **pet** less than six (6) years of age on the date of enrollment must have undergone a complete **clinical examination**. The exam must have taken place either in the twelve (12) months prior to the **pet policy effective date**, or within fifteen (15) days following the **pet policy effective date**. A **pet** six (6) years of age or greater on the date of enrollment must have undergone a complete **clinical examination** within thirty (30) days prior to the **pet policy effective date**, or within fifteen (15) days following the **pet policy effective date**. If **you** fail to submit **your pet** to a complete **clinical examination** the **policy** may be cancelled.

C. Section **IV. ADDITIONAL CONDITIONS** Item 1) **Misrepresentation and Fraud** is deleted and replaced with the following:

1) **MISREPRESENTATION AND FRAUD** – This **policy** will be rescinded if **you** have concealed or misrepresented any material fact or circumstance concerning this insurance or the **pet(s)** covered. **We** do not provide coverage, whether before or after a loss, to an insured who intentionally concealed or misrepresented.

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance **policy** containing any false, incomplete or misleading information is guilty of a felony.

D. Pet Health Insurance Policy Declarations Page **Policy Information** section, Policy Effective Date is amended to read:

12:01 AM standard time at the address of the Pet Parent shown below.

All other terms and conditions remain unchanged.