

**WESTCHESTER FIRE INSURANCE COMPANY**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**AMENDATORY ENDORSEMENT – UTAH**

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

A. The following is added to Section **III GENERAL CONDITIONS**:

Failure to give any notice required by the **policy** within the time specified in the **policy** shall not invalidate a claim made by **you** if **you** show that it was not reasonably possible to give notice within the time prescribed and notice was given as soon as reasonably possible thereafter. Further, failure to give notice shall not invalidate a claim under the **policy** unless **we** show that the failure prejudiced **us**.

B. The following is added to Section **IV ADDITIONAL CONDITIONS, Item 2) CANCELLATION**:

When this **policy** has been in effect for sixty (60) days or more, or at any time if it is a renewal policy, **we** may cancel only for one or more of the following reasons:

- (1) Nonpayment of premium;
- (2) Material misrepresentation;
- (3) Substantial change in the risk assumed, unless **we** should reasonably have foreseen the change or contemplated the risk when entering into the contract; or
- (4) Substantial breaches of contractual duties, conditions, or warranties.

All other terms and conditions remain unchanged.