

WESTCHESTER FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – VIRGINIA

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

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

11) In the event of any disagreement between **you** and **us** with regards to a claim, the matter will be referred to a **veterinarian** of **ours**. If the matter is not resolved, an independent third party **veterinarian** shall be appointed by **us**. A decision agreed to by any two of the parties shall set the amount of the loss.

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

12) **You** may bring action against **us** after a loss occurs or when the cause of action accrues. 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 at least one full year after the loss or damage occurs.

All other terms and conditions remain unchanged.