

WESTCHESTER FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – WISCONSIN

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

I. GENERAL CONDITIONS, Items 11) and 12) are replaced by the following:

- 11) In the event of any disagreement between **you** and **us** with regard 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**. This independent third party **veterinarian's** decision shall not be binding on either party.
- 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 12 months after the inception of the loss or damage; provided that no action may be brought against **us** until at least 60 days after proof of loss has been furnished as required by this policy or such proof of loss has been waived, or **we** have denied full payment, whichever is earlier. The period of limitation is tolled during the period in which **we** conducted an appraisal procedure prescribed by this policy.

II. ADDITIONAL CONDITIONS:

It is hereby understood and agreed that the following is amended:

2) Cancellation

- a. **We** may cancel this **policy** by mailing or delivering to **you** written notice of cancellation at least 10 days before the effective date of cancellation.
- b. If this **policy** has been in effect for less than 60 days, **we** may cancel for any reason.
- c. If this **policy** has been in effect for 60 days or more, **we** may cancel this **policy** only for one or more of the following reasons:
 1. The **policy** was obtained by material misrepresentation;
 2. There has been a substantial change in the risk **we** originally assumed, except to the extent that **we** should have foreseen the change or considered the risk in writing the **policy**;
 3. There have been substantial breaches of contractual duties, conditions or warranties; or
 4. Nonpayment of premium.

If this **policy** has been in effect for 60 days or more, the notice of cancellation will state the reason for cancellation.

All other terms and conditions remain unchanged.