

WESTCHESTER FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – WYOMING

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

III. GENERAL CONDITIONS

It is hereby understood and agreed that the following is amended to read as follows:

- 9) The loss is payable within forty-five (45) days after completion of the claim form.
- 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**. This independent third party **veterinarian's** decision shall be final and binding on all parties. Both parties must agree to mediation/arbitration in writing in order for the decision to final and binding.
- 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 48 months (4 years) after the loss or damage occurs or unless state law requires a longer period.

IV. ADDITIONAL CONDITIONS

It is hereby understood and agreed that the following is amended to read as follows:

2) CANCELLATION

- a. If this policy has been in effect for less than 60 days, we may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 1. 20 days before the effective date of cancellation if **we** cancel for nonpayment of premium;
 2. 30 days before the effective date of cancellation if **we** cancel for any other reason.
- b. If this **policy** has been in effect for more than 60 days, **We** may cancel this **policy** for the following reasons:
 1. If **we** do not receive a monthly premium from **you** when the premium is due;
 2. Material misrepresentation of fact which if known to **us** would have caused **us** not to issue the **policy**;
 3. Substantial change in the risk assumed, except to the extent that **we** should reasonably have foreseen the change or contemplated the risk in writing the **policy**; or
 4. Substantial breaches of contractual duties, conditions or warranties.

If **we** cancel, we will mail or deliver to **you** and the agent, if any, written notice of cancellation, stating the reason for cancellation, at least:

1. 20 days before the effective date of cancellation if cancellation is for the reason stated in b. 1. above; or
 2. 45 days before the effective date of cancellation if cancellation is for the reasons stated in b.3. or 4. above.
- c. **You** may cancel this **policy** at any time by notifying **us** in writing, in accordance with the provisions of **III. GENERAL CONDITIONS 2).**

All other terms and conditions remain unchanged.