This endorsement CHANGES the Loss Settlement Provision of the policy -- PLEASE READ THIS CAREFULLY --

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ONE YEAR CLAIM REPORTING TERM

(This change applies to all property claims.)

Under the What You Must Do in Case of Loss terms of your property policy, the following is deleted.

1. Notice --

- a. In case of a loss, the "insured" must:
 - 1) give "us" or "our" agent prompt notice ("We" may request written notice);
 - 2) give prompt notice to the police to permit an investigation when the act that causes the loss is a crime; and
 - 3) give notice to the credit card company if the loss involves a credit card.

And is replaced by the following.

1. Notice --

- a. In case of a loss, the "insured" must:
 - 1) give "us" or "our" agent prompt notice, no longer than 1 (one) year from the date of loss ("We" may request written notice);
 - 2) give prompt notice to the police to permit an investigation when the act that causes the loss is a crime; and
 - 3) give notice to the credit card company if the loss involves a credit card.

All other "terms" of the policy apply.

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