

AMENDATORY ENDORSEMENT MISSOURI

1. Under Coverage Extensions, Defense Costs, if applicable, is amended to include the following:

The expenses "we" incur under Defense Costs will not reduce the applicable "limit" for coverage described under Property Covered.

2. Under Coverage Extensions, Debris Removal, You Must Report Your Expenses, if applicable, is amended to include the following:

However, "your" failure to report these expenses to "us" in writing within 180 days from the date of direct physical loss to covered property will not be reason to deny "your" claim unless "your" failure to meet the notice requirement operates to prejudice "our" rights under this policy.

3. Under Supplemental Coverages, Pollutant Cleanup And Removal, Time Limitation, if applicable, is amended to include the following:

However, "your" failure to report these expenses to "us" in writing within 180 days from the date the covered peril occurs, will not be reason to deny "your" claim unless "your" failure to meet the notice requirement operates to prejudice "our" rights under this policy.

4. Under Perils Excluded, Criminal, Fraudulent, Dishonest, Or Illegal Acts, if applicable, is amended to include the following:

However, if a loss results from a pattern of domestic violence committed by or at the direction of an insured, this exclusion will not apply to an otherwise covered loss suffered by another insured who did not cooperate with or contribute to the act that caused the loss. The innocent insured must file a police report and complete a sworn affidavit for "us" that includes both the cause of the loss and a pledge to cooperate in any criminal prosecution of the person committing the act causing the loss.

Subject to all other "terms" of this policy, "our" payment to an insured who did not cooperate in or contribute to the act that caused the loss may be limited to that person's insurable interest in the property, less any payment made to a mortgagee or other party with a legal secured interest in the property.

5. What Must Be Done In Case Of Loss, if applicable, is amended to include the following:

Notice Of Our Intent -- Unless "we" need more time to investigate "your" claim, "we" will give "you" notice of "our" intent to accept or deny "your" claim within 15 working days after receipt of a duly executed proof of loss.

If "we" deny "your" claim, "we" will give "you" written notice of "our" denial. "Our" notice will identify any provision of this policy on which the denial is based.

If "we" need more time to investigate "your" claim, "we" will give "you" notice of "our" need for more time within 15 working days after receipt of a duly executed proof of loss. "Our" notice will state why more time is needed.

If "our" investigation cannot be completed within 45 days of the date of "our" initial notice, "we" will give "you" written notice to state why more time is needed. "We" will give "you" such notice within 45 days of the date of "our" initial notice.

"We" will continue to give "you" written notice every 45 days thereafter to state why more time is needed until "we" give "you" notice of "our" intent to accept or deny "your" claim.

6. The following applies to coverage form IM 7204 only.

Under What Must Be Done In Case Of A Personal Data Compromise, paragraph a. of Notice Of Personal Data Compromise is deleted and replaced by the following:

- a. notify "us" within a reasonable period of time after the date it is discovered by "you". The notice must include a description of the "personal data compromise". "We" may request written notice; and

7. The following applies to coverage form IM 7204 only.

Under What Must Be Done In Case Of A Personal Data Compromise, Sworn Statement is deleted and replaced by the following:

Sworn Statement -- "You" must send "us", within a reasonable period of time after "our" request, a signed, sworn statement. "We" will provide "you" with the necessary forms.

8. Under Valuation, Replacement Cost, Time Limitation, if applicable, is amended to include the following:

However, "your" failure to notify "us" of "your" intent to make a claim for the replacement cost within 180 days after the loss will not be reason to deny such claim unless "your" failure to meet the notice requirement operates to prejudice "our" rights under this policy.

9. The following applies to coverage forms IM 7200, and IM 7202 only.

Under Valuation, Other Equipment, Time Limitation is amended to include the following:

However, "your" failure to notify "us" of "your" intent to make a claim for the replacement cost within 180 days after the loss will not be reason to deny such claim unless "your" failure to meet the notice requirement operates to prejudice "our" rights under this policy.

10. The following applies to coverage forms IM 7201, and IM 7203 only.

Under Valuation, Hardware, Replacement Cost, Time Limitation is amended to include the following:

However, "your" failure to notify "us" of "your" intent to make a claim for the replacement cost within 180 days after the loss will not be reason to deny such claim unless "your" failure to meet the notice requirement operates to prejudice "our" rights under this policy.

11. The following applies to coverage forms IM 7600, and IM 7601 only.

Under Valuation, Equipment, Towers, And Satellite Dishes, Replacement Cost, Time Limitation is amended to include the following:

However, "your" failure to notify "us" of "your" intent to make a claim for the replacement cost within 180 days after the loss will not be reason to deny such claim unless "your" failure to meet the notice requirement operates to prejudice "our" rights under this policy.

12. Loss Payment, if applicable, is amended to include the following:

For partial loss to covered property caused by fire, at the option of the insured and up to "our" "limit", "we" will:

- a. pay the actual amount of the damage; or
b. repair the damage so that the property is restored to its condition before the fire.

This is at "your" option, but payment or cost must not exceed the "limit" of insurance.

13. Under Other Conditions, Appraisal, if applicable, is amended to include the following:

The umpire will make a decision within 30 days after receipt of the appraisers' differences.

All other "terms" of the Appraisal condition still apply.

14. Under Other Conditions, Subrogation, if applicable, is amended to include the following:

An innocent insured who is the subject of domestic violence by another insured cannot waive his or her right to recover. "We" retain all rights set forth by this Subrogation condition with regard to "our" right to recover, up to the amount "we" pay, for loss caused by an act of domestic violence.

15. In all coverage forms except Cold Storage Locker Coverage, Contingent Cargo Coverage, Motor Truck Cargo Legal Liability Coverage, Riggers' Legal Liability Coverage, and Warehouse Legal Liability Coverage, under Other Conditions, paragraph b. of Suit Against Us, if applicable, is deleted and replaced by the following:

- b. the suit is brought within ten years after "you" first have knowledge of the loss.

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