

AMENDATORY ENDORSEMENT WEST VIRGINIA

1. The following section is added to the policy:

Investigation Of Claims

1. **Acknowledgement And Investigation Of Claim** -- Within 15 working days of "our" receipt of "your" notice of claim, "we" will:
 - a. acknowledge "your" claim;
 - b. begin investigating the claim;
 - c. provide "you" with necessary claims forms, instructions, and reasonable assistance to complete these forms; and
 - d. notify "you" of all other items, statements, and forms, if any, which "we" reasonably believe "we" will require from "you" to settle the claim.
2. **Notice Of Delay In Investigating A Claim** -- If "we" need more than 30 calendar days from the receipt of "your" duly executed proof of loss to investigate "your" claim, "we" will give "you" notice of "our" need for more time within 15 working days from the end of the initial 30 calendar day period. "Our" notice will state why more time is needed.

If "our" investigation remains incomplete, "we" will continue to give "you" written notice every 45 calendar days thereafter to state why more time is needed until "we" accept or deny "your" claim.

2. Under Loss Payment, Your Losses, Conditions For Payment Of Loss is deleted and replaced by the following:

Conditions For Payment Of Loss -- After satisfactory proof of loss is received, "we" will pay the amount finally agreed upon in settlement of all or part of any loss no later than 15 working days from the date:

- 1) the amount of the loss has been established either by written agreement with "you" or the filing of an appraisal award with "us", or
- 2) "you" perform all conditions set by the settlement agreement;

whichever is later.