

## AMENDATORY ENDORSEMENT CONNECTICUT

1. Under Property We Will Not Cover, the paragraph is deleted and replaced by the following:  
The policy does not cover DVD's, CD's, video games and any other items not listed in the 'What This Agreement Covers' paragraph.

2. Under "If We Disagree," the section is deleted and replaced by the following:  
If you and we do not agree on the amount of the loss, the following procedure will be used:

### **APPRAISAL:**

In case the insured and this Company shall fail to agree as to the actual cash value or the amount of loss, then, on the written demand of either, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within twenty days of such demand. The appraisers shall first select a competent and disinterested umpire; and failing for fifteen days to agree upon such umpire, then, on request of the insured or this Company, such umpire shall be selected by a judge of a court of record in this state in which the property covered is located. The appraisers shall then appraise the loss, stating separately actual cash value and loss to each item; and, failing to agree, shall submit their differences, only, to the umpire. An award in writing, so itemized, of any two when filed with this Company shall determine the amount of actual cash value and loss. Each appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by the parties equally.

3. Under Cancellation, the paragraph is deleted and replaced by the following:

You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.

We may cancel this policy only for the reasons stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice stating the reasons for cancellation, may be delivered to you, or mailed to you at your mailing address shown in the Declarations by registered mail, certified mail or United States Post Office certificate of mailing. The notice will state that excess premium (if not tendered) will be refunded on demand. When you have not paid the premium, we may cancel at any time by letting you know at least 10 days before the date cancellation takes effect. When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel by letting you know at least 30 days before the date cancellation takes effect.

When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:

- (a) if there has been a material misrepresentation of fact which if known to us would have caused us not to issue the policy; or
- (b) If the risk has changed substantially since the policy was issued.

This can be done by letting you know at least 30 days before the date cancellation takes effect.

When this policy is written for a period of more than one year, we may cancel for any reason at anniversary by letting you know at least 30 days before the date cancellation takes effect. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.