

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 or if an insured becomes aware of anything that indicates there might be a claim under this policy, he or she must:
 - 1) promptly give us or our agent notice (in writing if requested);
 - 2) notify the police when the act causing the loss is also a violation of law.

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.
