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:

Notice – In case of loss you must promptly notify us or our agent (in writing, if requested). You must notify the police if the loss is a result of a violation of the law.

And is replaced by the following:

Notice - In case of a loss, the "insured" must:

- a. give "us" or "our" agent prompt notice, no longer than 1 (one) year from the date of loss ("We" may request written notice);
- b. give prompt notice to the police to permit an investigation when the act that causes the loss is a crime; and
- c. 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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