

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – DISTRICT OF COLUMBIA

DEFINITIONS

Domestic partner is deleted and replaced by the following:

Domestic partner means an unmarried same or opposite sex adult and may not be related by blood who resides and has registered in a state or local domestic partner registry or is in a continuing spouse-like relationship with an **insured** for the purpose of a domestic life.

Spouse is deleted and replaced by the following:

Spouse means a person who is married to an **insured** or is either a civil partner of an **insured**, provided such civil union was obtained in a state where a civil union is lawfully recognized, or is a Domestic partner of an **insured**. Whenever the term **spouse** appears in the policy, the provision includes the definition of civil union and **domestic partner** into the policy.

SECTION IV – CONDITIONS

Appraisal is deleted and replaced by the following:

Appraisal. If **you** and **we** fail to agree on the amount of the loss, either **you** or **we** can request

that the amount of the loss be set by appraisal. If either **you** or **we** make a written request for appraisal and the other party consents, each party will select a competent, independent appraiser and notify the other party of the appraiser's identity within twenty (20) days of receipt of the written demand. The two appraisers will then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within fifteen (15) days, **you** or **we** can ask a judge of a court of record in the state of **your** residence to select an umpire. The appraisers will then set the amount of the loss. If the appraisers submit a written report of an agreement to **us**, the amount agreed upon will be the amount of the loss. If the appraisers fail to agree within a reasonable time, they will submit their difference to the umpire. Written agreement signed by any two of these three will set the amount of the loss. The party selecting that appraiser will pay each appraiser. Other expenses and the compensation of the umpire will be paid equally by **you** and **us**. **Our** request for an appraisal or examination will not waive any of **our** rights.

All other provisions of the policy apply.