

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – KANSAS

DEFINITIONS

Domestic partner is deleted.

Spouse is deleted and replaced by the following:

Spouse means a person who is married to an **insured**.

SECTION IV – CONDITIONS

Concealment or Fraud is deleted and replaced by the following:

Concealment or Fraud. We do not provide coverage to an **insured** who, whether before or after a loss, has knowingly and with intent to defraud, presented, caused to be presented or prepared with knowledge or belief that it will be presented, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement relating to any claim for which coverage is sought under this policy, if such **insured**:

- a. Knows that the statement contains materially false information; or
- b. Conceals, for the purposes of misleading, information;

concerning any material fact relating to this insurance.

Suit Against Us is deleted and replaced by the following:

Suit Against Us. No action can be brought against us unless there has been full compliance with all of the

terms of this policy and the action is started within five years after the date of loss.

Appraisal is deleted and replaced by the following:

Appraisal. After a dispute has arisen, due to **you** and **we** failing to agree on the amount of loss, an appraisal may take place. However, neither party shall be required to participate in an appraisal. If both parties voluntarily agree to have the loss appraised, each party will choose a competent and impartial appraiser within 20 days after both parties agree. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, **you** or **we** may request that the choice be made by a judge of a court of record in the state of **your** residence. The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to **us**, the amount agreed upon will be the amount of loss and will be binding. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss and will be binding.

Each party will:

- a. Pay its own appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

All other provisions of the policy apply.