

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – VIRGINIA

SECTION IV – CONDITIONS

Payment to Named Insured is deleted and replaced by the following:

The **named insured** shall be the agent(s) for each and all **insured(s)** for all purposes under this policy, including without limitations, receiving any payments owed to any of the **insureds**, effecting or accepting any notices, making any changes or amendments, completing any applications, making any statements, representations or warranties, and/or exercising or waiving any rights under this

policy. The **named insured** must be 18 years or older at the **date of issue**.

Suit Against Us the following is added:

Suit Against Us. Any person or organization or their legal representative who has secured such judgment or written agreement against the insured shall be entitled to recover under this policy to the extent of the insurance afforded under this policy.

All other provisions of the policy apply.