

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – NORTH CAROLINA

SECTION IV – CONDITIONS

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

Payment to Named Insured. The **named insured** shall be the sole agent of each and all **insured(s)** for all purposes under this policy, including without limitation, 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 and/or exercising or waiving of any rights

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

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 three years after the date of loss.

All other provisions of the policy apply.