

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – NEBRASKA

SECTION IV – CONDITIONS

Concealment or Fraud is deleted.

Cancellation is deleted and replaced with the following:

Cancellation. This insurance cannot be cancelled except by us for your non-payment of premium. **We** may cancel this policy for nonpayment of premium by letting **you** know in writing the day cancellation takes effect. **We** may do so by mailing to **you**, at **your** mailing address shown in the **Declarations** written notice at least fifteen (15) days before cancellation takes effect. Proof of mailing shall be sufficient proof of notice.

Appraisal is deleted and replaced by the following:

Appraisal. If **you** and **we** fail to agree on the amount of loss, an appraisal of the loss may take place if both parties agree to the appraisal procedure. In this event, each party will select a competent, independent appraiser and notify the other

party of the appraiser's identity within twenty (20) days after both parties agree. 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 separately 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 differences to the umpire. An appraisal decision will not be binding on either party. 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.