

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – WISCONSIN

SECTION IV – CONDITIONS

Subrogation is deleted and replaced by:

Subrogation. An **insured** may waive in writing before a loss all rights of recovery against any person. If not waived, **we** may require an assignment of rights of recovery for a loss to the extent that pay-

ment is made by **us**. However, **we** may not recover any of **our** payment until **you** have been fully compensated for the loss. If an assignment is sought, the **insured** shall sign and deliver related papers and cooperate with **us** in any reasonable manner.

All other provisions of the policy apply.