

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## SPECIAL PROVISIONS – SOUTH DAKOTA

### SECTION IV – CONDITIONS

**Suit Against Us** is deleted and replaced by the following:

**Suit Against Us.** No action can be brought unless the action is started within six years after the loss.

**Cancellation** is deleted and replaced by the following:

**Cancellation. 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 delivering to **you**, or by mailing to **you**, at **your** mailing address shown in the **Declarations** written notice at least twenty (20) 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 appraiser 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. Each party will pay its own 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.