

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – WASHINGTON

SECTION IV – CONDITIONS

Concealment or Fraud is deleted and replaced by the following:

Concealment or Fraud. The entire policy will be void if, whether before or after a loss, an **insured** has, with an intent to deceive:

- a. Intentionally concealed or misrepresented any material fact or circumstance;
 - b. Engaged in fraudulent conduct; or
 - c. Made false statements;
- relating to this insurance.

Appraisal is deleted and replaced by the following:

Appraisal. If **you** and **we** fail to agree on the amount of the loss, either **you** or **we** can demand that the amount of the loss be set by appraisal. If either **you** or **we** make a written demand for appraisal, each par-

ty will select a competent, independent appraiser and notify the other party of the appraiser's identity within twenty (20) days of receipt of the written demand. 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 then 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 difference to the umpire. 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**.

All other provisions of this policy apply.