



Allianz Global Corporate & Specialty®

This endorsement changes the policy

PLEASE READ THIS CAREFULLY

AMENDATORY ENDORSEMENT-MISSOURI

1. Under Exclusions, Dishonest or criminal act, if applicable, is amended to include the following:

However, if a loss results from a pattern of domestic violence committed by or at the direction of an insured, this exclusion will not apply to an otherwise covered loss suffered by another insured who did not cooperate with or contribute to the act that caused the loss. The innocent insured must file a police report and complete a sworn affidavit for us that includes both the cause of the loss and a pledge to cooperate in any criminal prosecution of the person committing the act causing the loss.

Subject to all other terms of this policy, our payment to an insured who did not cooperate in or contribute to the act that caused the loss may be limited to that person's insurable interest in the property, less any payment made to a mortgagee or other party with a legal secured interest in the property. We retain all rights set forth in the Transfer of Rights of Recovery Against Others to Us condition of this policy with regard to action against the perpetrator of the act that caused the loss.

2. Under Loss Conditions, C. Duties in the Event of Loss, item 2. is amended to include the following provision:

Notwithstanding any other statement in this policy, no provision of the policy that requires you to submit written notice of loss within a specified period of time following any loss will be reason to deny your claim, unless your failure to meet the notice requirement operates to prejudice our rights under this policy.

3. Under Loss Conditions, E. Loss Payment, item 1. is deleted and replaced by the following:

1. Unless we need more time to investigate your claim, we will give you notice of our intent to accept or deny your claim within 15 working days after receipt of a duly executed proof of loss.

If we deny your claim, we will give you written notice of our denial. Our notice will identify any provision of this policy on which the denial is based.

If we need more time to investigate your claim, we will give you notice of our need for more time within 15 working days after receipt of a duly executed proof of loss. Our notice will state why more time is needed.

If our investigation cannot be completed within 45 days of the date of our initial notice, we will give you written notice to state why more time is needed. We will give you such notice within 45 days of the date of our initial notice.

We will continue to give you written notice every 45 days thereafter to state why more time is needed until we give you notice of our intent to accept or deny your claim.

4. Under Loss Conditions, B. Appraisal is amended to include the following:

The umpire will make a decision within 30 days after receipt of the appraisers' differences.

All other terms of the Appraisal condition still apply.

5. The following addition amends any exclusion, limitation, or other provision relating to “pollutants”, if applicable:

“Pollutants” -- Any exclusion, limitation, or other provision relating to a “pollutant” or “pollutants”, or any amendment to or replacement of such exclusion, limitation, or other provisions, applies whether or not the irritant or contaminant is used at or in your business, operations, premises, site, or location.