

This endorsement changes the policy

PLEASE READ THIS CAREFULLY

**AMENDATORY ENDORSEMENT
ARKANSAS**

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

If you report a loss to us, we will send you the necessary forms within 20 days after you first report the loss.

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

This provision is non-binding on both parties and will apply only if you and we voluntarily agree to appraisal.

3. Under Loss Conditions, Transfer of Rights of Recovery Against Others to Us is amended to include the following:

If you assign to us the rights of recovery and we recover from another party, we will make you whole before recovering for our loss.

4. Under General Conditions, Legal Actions Against Us, item 1.b. is deleted and replaced by the following:

b. the action is commenced within five years after the loss.

5. Under the Warehouse Legal Liability Coverage form, WLL 4410, if applicable:

a. Section A.1.a. is deleted and replaced as follows:

A.1.a. To pay on your behalf all sums you become legally obligated to pay as damages, except "punitive" or exemplary damages, because of your liability as a warehouse operator or bailee, for loss or destruction of, or damage to personal property of others arising out of an occurrence while such property is located on the premises listed in the Declarations or schedule of this policy;

b. Section G. - Definitions is amended to add the following:

6. Punitive Damages Means

Those damages imposed to punish a wrongdoer and to deter others from similar conduct.