

7 World Trade Center, 250 Greenwich Street 33rd Floor, New York, NY 10007

KENTUCKY AMENDATORY ENDORSEMENT

This Rider is attached to and made part of the "policy" as of the Policy Effective Date shown in the Policy's Application effective February 1, 2016. It is subject to all the provisions, limitations and exclusions of the "policy" except as this Rider specifically modifies them.

The "policy" and Summary of Benefits are amended as follows:

1. The following provision is added to the section entitled **FILING A CLAIM**:

All claims arising under the terms of the "policy" shall be paid to the "insured" not more than thirty (30) days from the date upon which notice and proof of claim are furnished to "us". If "we" fail to make a good faith attempt to settle a claim within the time prescribed, the value of the final settlement shall bear interest at the rate of twelve percent (12%) per annum from and after the expiration of the thirty (30) day period.

2. The last paragraph of the provision entitled **TERMINATION OF INSURANCE** is amended to read:

The "master policyholder", "we," the "participating organization," or an authorized representative will provide "you" written notice of the termination. Notice of termination shall be mailed or delivered by "us" to "you" at least fourteen (14) days prior to the effective date of the termination if cancellation of the "policy" or the "participating organization's" participation in the "policy" is for nonpayment of premium or occurs within sixty (60) days of the date of issuance of the "participating organization's" coverage under the "policy". Such notice of cancellation shall be mailed or delivered by "us" or our authorized representative to "you" at least seventy-five (75) days prior to the effective date of termination if the "participating organization's" coverage under the "policy" has been in effect more than sixty (60) days.

There are no other changes to the "policy" or Summary of Benefits.