

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

TEXAS 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 Coverage are amended as follows:

1. The section entitled **FILING A CLAIM** is amended by the addition of the following provision:

CLAIMS

Not later than the 15th day after the date we receive notice of a claim, “we” shall:

1. acknowledge receipt of the claim;
2. commence any investigation of the claim; and
3. request from the claimant all items, statements, and forms that “we” reasonably believe, at that time, will be required from the claimant.

“We” may make additional requests for information if during the investigation of the claim the additional requests are necessary.

Except as provided below, “we” shall notify a claimant in writing of the acceptance or rejection of a claim not later than the 15th business day after the date “we” receive all items, statements, and forms required by “us” to secure final proof of “loss.” If “we” reject the claim, the required notice will state the reasons for the rejection.

If “we” are unable to accept or reject the claim within 15 business days, “we” within that same period, shall notify the claimant of the reasons that “we” need additional time. “We” shall accept or reject the claim not later than the 45th day after the date “we” notify a claimant.

If “we” notify a claimant that “we” will pay a claim or part of a claim, “we” shall pay the claim not later than the 5th business day after the date notice is made. If payment of the claim or part of the claim is conditioned on the performance of an act by the claimant, “we” shall pay the claim not later than the 5th business day after the date the act is performed.

If “we”, after receiving all items, statements, and forms reasonably requested and required, delay payment of the claim for a period exceeding 60 days, “we” shall pay damages and other items. These include interest on the amount of the claim at the rate of 18 percent a year as damages, together with reasonable attorney’s fees.

2. The section entitled **TERMINATION OF INSURANCE** is amended by the addition of the following:

"We" may not cancel or refuse to renew coverage under the "policy" based solely on the fact that he or she is an elected official.

3. The following provision is added:

Texas Law Governs: With respect to Texas residents, the provisions of this Summary of Coverage conform to the minimum requirements of Texas law and control over any conflicting statutes of any state in which the insured resides on or after his or her effective date under the "policy".

There are no other changes to the "policy".