

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

WEST VIRGINIA 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” is amended as follows:

Item 1 of SECTION V – **OBLIGATIONS OF THE INSURED** is amended to read:

1. If an “identity theft event” occurs, the “insured” will notify “us” promptly, but no later than 90 days after discovery by the “insured” of such “identity theft event”. Notification must be made by calling the number provided in the Summary of Benefits, or contacting “us” at 1-800-456-8174. “We” will acknowledge the claim and provide the “insured” with a claims kit within fifteen (15) days of receipt of such notification. The “insured” agrees to follow “our” written instructions to mitigate potential “loss”, which will be provided to the “insured” in a claims kit. This will include the prompt notification of major credit bureaus, the Federal Trade Commission’s Identity Theft Hotline and appropriate law enforcement agencies.

There are no other changes to the “policy”.