



WISCONSIN AMENDATORY CHANGE ENDORSEMENT

It is hereby agreed that the Common Policy Conditions is amended as follows:

Section VII. Concealment, Misrepresentation, Fraud is deleted in its entirety and replaced by the following:

This policy will be cancelled in any case of fraud by **you** relating to it. It will also be cancelled if **you** intentionally conceal or misrepresent a material fact of circumstance concerning this policy.

Section X. Transfer of Rights of Recovery is amended to include the following:

You will be fully compensated or made whole before we retain any recovery.

Section XI. Legal Action Limitation is hereby deleted and replaced by the following:

You may not bring any legal action against us concerning this policy until **you** have fully complied with all the provisions of this policy. Recovery is limited to the extent of the insurance afforded by this policy. If **you** or **your** estate becomes bankrupt or insolvent, it does not change any of our obligations under this policy.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative _____
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)