

## AMENDATORY ENDORSEMENT OKLAHOMA

1. Under Coverage Extensions, Defense Costs, if applicable, is amended to include the following:

The expenses "we" incur under Defense Costs will not reduce the applicable "limit" for coverage described under Property Covered.

2. What Must Be Done In Case Of Loss is amended to include the following provision:

**Notice Of Our Intent** -- "We" will give "you" notice that "we" intend to accept or deny "your" claim, or that "we" need more time to investigate "your" claim within 45 days after receipt of a duly executed proof of loss, unless the Insurance Commissioner has extended the deadline an additional 20 days for a weather-related catastrophe.

If "we" deny "your" claim, "we" will give "you" written notice of "our" denial. "Our" notice will identify any provision of this policy on which the denial is based.

If "we" need more time to investigate "your" claim, "we" will give "you" notice of "our" need for more time within 45 days after receipt of a duly executed proof of loss. "Our" notice will state why more time is needed.

If "our" investigation cannot be completed within 60 days of the date of "our" initial notice, "we" will give "you" written notice to state why more time is needed. "We" will give "you" such notice within 60 days of the date of "our" initial notice.

Except for the investigation of possible fraud or arson, which is supported by specific information, the time for investigation will not exceed 120 days unless the Insurance Commissioner has extended the deadline an additional 20 days for a weather-related catastrophe.

3. Under Other Conditions, Misrepresentation, Concealment, Or Fraud is deleted and replaced by the following:

**Misrepresentation, Concealment, Or Fraud** -- "We" do not provide coverage for "you" and any other insured if, before or after a loss:

- a. "you" or any other insured have willfully concealed or misrepresented:
- 1) a material fact or circumstance that relates to this insurance or the subject thereof; or
  - 2) "your" interest herein.
- b. there has been fraud or false swearing by "you" or any other insured with regard to a matter that relates to this insurance or the subject thereof.

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