

AMENDATORY ENDORSEMENT MICHIGAN

1. In the Cold Storage Locker Coverage, Contingent Cargo Coverage, Motor Truck Cargo Legal Liability Coverage, Riggers' Legal Liability Coverage, and Warehouse Legal Liability Coverage forms, if applicable, under What Must Be Done In Case Of Loss, Notice is amended to include the following:

Notice given by "you" or on "your" behalf to any authorized agent of "ours" within this state, with particulars sufficient to identify "you" shall be deemed to be notice to "us". Failure to give any notice required to be given by the policy within the time specified therein shall not invalidate any claim made by "you" if it shall be shown not to have been reasonably possible to give such notice within the prescribed time.

2. Under How Much We Pay, Insurance Under More Than One Policy, Excess Amount is amended to include the following:

If the other insurance is also excess, "we" pay only "our" share of the loss. "We" pay only that part of the loss that the applicable limit of liability under this policy bears to the total amount of insurance covering the loss.

3. In the Cold Storage Locker Coverage, Contingent Cargo Coverage, Motor Truck Cargo Legal Liability Coverage, Riggers' Legal Liability Coverage, and Warehouse Legal Liability Coverage forms, if applicable, under Other Conditions, Suit Against Us is amended to include the following:

However, this condition does not prohibit "you" from bringing suit against "us" within the time period provided by the statute of limitations when "you" believe that "we" have improperly handled a claim or denied coverage.

4. In all coverage forms except Cold Storage Locker Coverage, Contingent Cargo Coverage, Motor Truck Cargo Legal Liability Coverage, Riggers' Legal Liability Coverage, and Warehouse Legal Liability Coverage, under Other Conditions, paragraph b. of Suit Against Us is deleted and replaced by the following:

- b. the suit has been brought within six years after "you" first have knowledge of the loss.

If any applicable law makes this limitation invalid, then suit must begin within the shortest period permitted by law.