



## Allianz Global Corporate & Specialty®

This endorsement changes the policy

**PLEASE READ THIS CAREFULLY**

### **AMENDATORY ENDORSEMENT-OREGON**

1. Under Loss Conditions, C. Duties in the Event of Loss, Item 8. is amended to read 90 days in lieu of 60 days.
2. Under Loss Conditions, E. Loss Payment, Item 1. is amended to include the following:

Unless we need more time to investigate your claim, we will give you notice of our intent to accept or deny your claim within 30 days after receipt of a duly executed proof of loss.

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 30 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 45 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 45 days of the date of our initial notice.

We will continue to give you written notice every 45 days thereafter to state why more time is needed until we give you notice of our intent to accept or deny your claim.

3. Under Loss Conditions, B. Appraisal is amended to include the following:

This provision is non-binding on both parties and will apply only if you and we voluntarily agree to appraisal.

4. Under General Conditions A. Concealment, Misrepresentation or Fraud is amended to include the following:

All statements made by or on your behalf, in the absence of fraud, will be deemed representations and not warranties. No such statements that arise from an error in the application will be used in defense of a claim under the policy unless:

- a. the statements are contained in a written application; and
- b. a copy of the application is endorsed upon or attached to the policy when issued.

In order to use any representation by or on your behalf in defense of a claim, we must show that the representations were material and that we relied on them.