The following endorsement changes your policy. Please read this document carefully and keep it with your policy.

Nevada Amendatory Endorsement - AP4558

The **Our Settlement Of Loss** provision is replaced by the following:

Our Settlement Of Loss

We will settle any covered loss with **you** unless another payee is named in the policy. **We** will settle within 30 days after the amount of loss is finally determined. This amount may be determined by an agreement between **you** and **us**, an appraisal award or a court judgment.

All other policy terms and conditions apply.