

AMENDATORY ENDORSEMENT VIRGINIA

Under Policy Conditions, Appraisal is deleted and replaced by:

Appraisal -- If "you" and "we" do not agree as to the value of the property or the amount of the loss, "you" and "we" will each select a competent appraiser within 20 days after receiving a written request from the other. The two appraisers will select an umpire. If they do not agree on an umpire within 15 days, the two appraisers will ask a judge of a court of record of the state in which the appraisal is pending to make the selection.

The written agreement of any two of these three will set the amount of the loss. "You" will pay the expense of "your" appraiser and "we" will pay "ours". "You" and "we" will share equally the expense of the umpire and the other expenses of the appraisal. However, if "we" request the appraisal, "we" will reimburse "you" for the reasonable expense of "your" appraiser and "your" portion of the expense of the umpire and the other expenses of the appraisal.