NORTH CAROLINA AMENDATORY ENDORSEMENT

The Condition entitled "Changes" is amended to read:

Knowledge by an agent of the Company of any fact which breaches a condition of the policy shall be knowledge of the Company if such fact is known to the agent at the time the policy is issued or an application made or thereafter becomes known to the agent in the course of his dealings as an agent with the named insured. Any fact which breaches a condition of the policy and is known to the agent prior to loss shall not void the policy or defeat a recovery thereon in the event of loss.

Authority: N. C. Administrative Code Title 11: Chapter 10 .1204(5)