

This endorsement modifies the insurance provided by the policy to which it is attached as follows:

1. The "Statutory Conditions" set out in this policy are renamed "Policy Conditions" and now apply, as modified or supplemented in forms or endorsements attached to this policy, as "Policy Conditions" to all coverages and all perils (including fire) insured by this policy.
2. Condition 14 of the said conditions is restated as follows:
Action

14. Where permitted by law, every action or proceeding against the Insurer for the recovery of a claim under or by virtue of this contract shall be absolutely barred unless commenced within one year * next after the loss or damage occurs, except in the Provinces of British Columbia and Ontario.

In the Province of British Columbia, the period of one year next shall commence from the furnishing of a reasonably sufficient proof of loss.

In the Province of Ontario the action shall be commenced within the time period prescribed by s. 4 of the Limitations Act 2002, S.O. 2002, Chapter 24 Schedule B.

* two years in the Province of Manitoba and Yukon Territory.

Where any portion of this endorsement is found to be invalid, unenforceable or contrary to statute the remainder shall remain in full force and effect.

All other terms and conditions remain unchanged.

