

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INSURED AT MILITARY CENTER

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY

PROVISIONS

1. The Definition of "Employee" is amended to include any personnel of the Armed Services of the United States of America or of any Department of the United States Government, while performing duties for you.
2. If you submit a proof of loss for a claim, it is not necessary that you supply information involving the security of the United States of America.
3. The report of a board of officers, appointed in accordance with regulations, shall be binding in the settlement of any claim under this insurance. However, we have the right at any time within 10 days from receipt of the board's report to notify you that we wish to make our own investigation, except as to matters involving the security of the United States of America. After our own investigation we may disagree with the board's findings and in that case the matter shall be referred to three disinterested arbitrators. Our failure to request arbitration within 30 days from receipt of the proof of loss shall constitute a waiver of our right to request arbitration.