



NY STATUTORY ENDORSEMENT

Refer to Supplemental Declarations if information is not shown on this form.
The amendment under this endorsement is subject to the *terms* contained in *your* policy.

The following provisions are added to *your* policy.

1. Failure to give any notice required to be given by this policy within the time prescribed shall not invalidate any claim made by the *insured*, injured person or any other claimant, unless the failure to provide timely notice has prejudiced *us*, except when it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible thereafter.
2. With respect to a claim for personal injury or wrongful death of any person, if *we* disclaim liability or deny coverage based upon the failure to provide timely notice, then the injured person or other claimant may maintain an action directly against *us*, in which the sole question is *our* disclaimer or denial based on the failure to provide timely notice, unless within sixty days following such disclaimer or denial, the *insured* or the insurer:
 - a. initiates an action to declare the rights of the parties under the insurance policy; and
 - b. names the injured person or other claimant as a party to the action.

All other *terms* and conditions remain unchanged.