

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY****MISSOURI CHANGES**

This endorsement modifies insurance provided under the following:

**COMMERCIAL CRIME COVERAGE PART**

- A. When forming a part of this policy, the last paragraph of Valuation-Settlement Condition 18.a.(3) of the Crime General Provisions and the last paragraph of Valuation-Settlement Condition D.2.i(1)(c) of Safe Depository Direct Loss Coverage Form is replaced by the following:

If we cannot agree with you upon the actual cash value or the cost of repair or replacement, the value or cost may be determined by arbitration, if both parties agree to the arbitration.

- B. When forming a part of this policy, the Legal Action Against Us Condition in the Crime General Provisions and in the Safe Depository Direct Loss Coverage Form is replaced by the following:

Legal Action Against Us: You may not bring any legal action against us involving loss:

- a. Unless you have complied with all the terms of this insurance; and
- b. Until 90 days after you have filed proof of loss with us; and
- c. Unless brought within 10 years from the date you discover the loss.