The following endorsement changes your policy. Please read this document carefully and keep it with your policy.

**Amendatory Endorsement – AP4813**

In the **General** section, the **Loss Reduction And Other Items** provision is added:

**Loss Reduction And Other Items**

From time to time and at our sole discretion:

1. **we may provide you**, or allow others to provide **you**, with:
   a) items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, or other things of value designed to help **you** or other persons insured under this policy manage the risks **you** or they face, including, but not limited to, loss reduction or safety-related items; or
   b) items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, or things of any other type that **we** think may be of value to **you** or someone else insured under this policy.

2. **we may make**, or allow others to make, one or more of the following: charitable contributions, donations, or gifts.

These items, memberships, special offers, merchandise, points, rewards, airline miles, services, classes, seminars, charitable contributions, donations, gifts, or other things of value may be provided in any form, including, but not limited to, redemption codes, coupons, vouchers, and gift cards.

All other policy terms and conditions apply.