



# National Guardian Life Insurance Company

Two East Gilman Street, PO Box 1191, Madison, WI 53701

## ENDORSEMENT

The policy and certificate to which this endorsement is attached are amended as follows:

1. It is hereby understood and agreed that no change in premium will be effective unless and until We have given the Policyholder and each Insured Member at least 60 days prior written notice.
2. The provision entitled Notice of Claim is hereby deleted and the following provision is added:

**Notice of Claim:** Written notice of claim must be given to Us within thirty (30) days after the occurrence or commencement of any loss covered by the policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the Insured or the beneficiary to Us at to Our Administrator address: [National Guardian Life Insurance Company, c/o TPA Name and Address], or to Our authorized agent, with information sufficient to identify the Insured, shall be deemed notice to Us.

3. The provision entitled Time Payment of Claims is hereby deleted and the following provision is added:

**Time of Payment of Claims:** Time of Payment of Claims” Provision: “All benefits payable under this Policy will be paid within twenty-five (25) days after receipt of due written proof of such loss in the form of a clean claim where claims are submitted electronically, and will be paid within thirty-five (35) days after receipt of due written proof of such loss in the form of clean claim where claims are submitted in paper format.

If the claim is not denied for valid and proper reasons by the end of the applicable time period described above, We will pay interest at the rate of one and one-half percent (1½%) per month accruing from the day after payment was due on the amount of the benefits that remain unpaid until the claim is finally paid.

In the event that We fail to pay benefits when due, the person entitled to such benefits may bring action to recover such benefits, any interest which may accrue, and any other damages as may be allowable by law.

This Endorsement is effective on the later of the policy effective date or the certificate effective date to which it is attached.

There are no other changes to the policy or certificate.

In witness whereof We have caused this Endorsement to be signed by Our President and Secretary.

**Kimberly A. Shaul, Secretary**

**Mark L. Solverud, President**