INDIVIDUAL STATE VARIANCE REQUIREMENTS

If YOU purchased this CONTRACT in the state listed below, the following additional information applies to YOUR CONTRACT.

NEW HAMPSHIRE

In the event YOU do not receive satisfaction under this CONTRACT, YOU may contact the New Hampshire Insurance Department at 21 S. Fruit Street, Suite 14, Concord, NH 03301 (Phone 603-271-2261).

Section M: Arbitration is amended to include the following:

Arbitration shall only be required upon mutual agreement by Us and You to submit any controversy or claim arising out of or relating to this Contract, or a breach hereof, to binding arbitration at the time of such controversy or claim and shall take place in Your county of residence or other mutually agreed upon location in New Hampshire.