

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ESTATE ENDORSEMENT

It is agreed that this policy covers:

1. Property of the class of property shown on the Declarations page and owned by the decedent at the time of death; and
2. Property of the same kind as those classes of property acquired by the estate of the decedent.

This policy covers such property only while the title to the property is vested in the decedent's estate during the current policy term.