



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - PENNSYLVANIA

In consideration of the premium, the policy is amended as follows:

- I. Section XVIII, Cancellation is deleted and replaced with the following:
- A. The **named insured** may cancel this policy at any time by:
- (i) returning the policy to us or any of our authorized representatives, indicating the effective date of cancellation; or
 - (ii) providing a written notice to us stating when the cancellation is to be effective.
- We must receive the policy or written notice before the cancellation date.
- B. We may cancel this policy at any time for any reason if the policy has been in effect less than sixty (60) days by giving written notice to the **named insured** at least:
- (i) Fifteen (15) days for cancellation for non-payment of premium and material misrepresentation; or
 - (ii) Sixty (60) days for cancellation for any other reason,
- prior to the effective date of cancellation.
- C. If this policy has been in effect for sixty (60) days or less, we may cancel for any reason. Cancellation shall take effect when written notice stating the reasons for the cancellation and the date and time upon which termination becomes effective has been received by the commissioner. Mailing of the notice to the commissioner at the commissioner's principal office address shall constitute notice to the commissioner.
- D. If this policy has been in effect for sixty (60) days or more, it may be cancelled only for the following reasons:
- (i) non-payment of premium;
 - (ii) suspension or revocation of **insured's** license.
- E. The notice of cancellation will state the reason(s) for cancellation and the effective date of cancellation. The policy will end on that date.
- F. Notice will be sent by registered or first class mail or delivered by the insurer to the **named insured(s)**.
- G. Within ten (10) days of the **named insured's** receipt of the notice of cancellation, the **named insured** may request loss information for at least three years or the period of time during which the insurer has provided coverage to the **named insured**, whichever is less.
- H. If we cancel, the refund will be pro rata. If the **named insured** cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund. We will remit the refund within ten (10) business days after the effective date of the cancellation.
- II. Section XIX, Non-Renewal is deleted and replaced with the following:
- A. We reserve the right to non-renew this policy by providing written notice, including the reason(s) for non-renewal, to the **named insured** at least sixty (60) days prior to the expiration date. Notice shall be sent by first class mail, registered mail or delivered to the **named insured**.



B. Within ten (10) days of the **named insured's** receipt of the notice of non-renewal, the **named insured** may request loss information for at least three years or the period of time during which the insurer has provided coverage to the **named insured**, whichever is less.

III. The policy is amended to include the following:

Renewal

If we intend to renew this policy with an increased premium, we must provide notice at least thirty (30) days prior to the effective date of such renewal.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.