



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - GEORGIA

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. If this policy has been in effect for less than sixty (60) days, we may cancel this policy for non-payment of premium or any other reason by giving written notice to the **named insured** at least ten (10) days prior to the effective date of cancellation.

C. If this policy has been in effect for sixty (60) days or more, we may cancel this policy by giving written notice to the **named insured** at least:

- (i) ten (10) days for cancellation for non-payment of premium; or
- (ii) forty-five (45) days for cancellation for any other reason,

prior to the effective date of cancellation.

D. The notice of cancellation will state the effective date of cancellation and the policy will end on that date.

E. If the notice of cancellation is mailed, a United States Postal Service certificate of mailing or other evidence of mailing accepted by the United States Postal Service is sufficient proof of notice.

F. If we fail to provide the required notice of cancellation the **named insured** is entitled to purchase, under the same premium rate, policy terms and conditions, one thirty (30) day extension of coverage beyond the termination date on a pro rata basis.

G. 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.

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 to the **named insured** at least forty-five (45) days prior to the expiration date.

B. If the notice of non-renewal is mailed, a United States Postal Service certificate of mailing or other evidence of mailing accepted by the United States Postal Service is sufficient proof of notice.

C. If we fail to provide the required notice of non-renewal the **named insured** is entitled to purchase, under the same premium rate, policy terms and conditions, one thirty (30) day extension of coverage beyond the expiration date on a pro rata basis.

III. The policy is amended to include the following:



- A. If renewal of the policy includes an increase in premium, other than an increase in premium due to a change in risk or exposure, including a change in experience modification or resulting from an audit of auditable coverages, that exceeds fifteen percent (15%), we must provide to the **named insured** forty-five (45) days advance notice of such premium increase prior to the expiration date. Notice will indicate the dollar amount of the increase.
- B. If the notice is mailed, a United States Postal Service certificate of mailing or other evidence of mailing accepted by the United States Postal Service is sufficient proof of notice.
- C. If we fail to provide the required notice the **named insured** is entitled to purchase, under the same premium rate, policy terms and conditions, one thirty (30) day extension of coverage beyond the expiration date on a pro rata basis.

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.