



## CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - KENTUCKY

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 sixty (60) days or less and it is not a renewal of a policy we issued, we may cancel this policy for any reason by giving written notice to the **named insured** at least fourteen (14) days prior to the effective date of cancellation.
  - C. If this policy has been in effect for more than sixty (60) days, or after the effective date of a renewal policy we issued, we may cancel this policy by giving written notice to the **named insured** at least:
    - (i) fourteen (14) days for cancellation for the reason listed in D(i) below; or
    - (ii) seventy-five (75) days for cancellation for a reason listed in D(ii) through D(vii) below,prior to the effective date of cancellation.
  - D. After this policy has been in effect for more than sixty (60) days, or after the effective date of a renewal policy we issued, it may only be canceled for one of the following reasons:
    - (i) nonpayment of premium;
    - (ii) discovery of fraud or material misrepresentation made by or with the knowledge of the **named insured** in obtaining the policy, continuing the policy, or in presenting a **claim** under the policy;
    - (iii) discovery of acts or omissions on the part of the **named insured** or **insured** that increases any hazard insured against;
    - (iv) change in the risk that substantially increases any hazard insured against after insurance coverage has been issued;
    - (v) violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
    - (vi) we are unable to reinsure the risk covered by this policy; or
    - (vii) determination by the Commissioner that continuation of coverage would place us in violation of the insurance laws of this state or any other state.
  - E. The notice of cancellation will state the actual reason for cancellation.
  - F. The notice of cancellation will state the effective date of cancellation and the policy will end on that date.



- G. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.
  - H. If the effective date of cancellation falls on a Saturday, Sunday, or holiday, the policy will automatically extend until the first day that is not a Saturday, Sunday, or holiday.
  - I. 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 seventy-five (75) days prior to the expiration date.
  - B. The notice of nonrenewal will state the actual reason for nonrenewal.
  - C. If notice of nonrenewal is mailed, proof of mailing will be sufficient proof of notice.
  - D. If the effective date of nonrenewal falls on a Saturday, Sunday, or holiday, the policy will automatically extend until the first day that is not a Saturday, Sunday, or holiday.
- III. The policy is amended to include the following:
- Conditional Renewal/Policy Change
- A. If we offer to renew the policy with an increase in premium that is greater than twenty-five percent (25%) of the premium for the preceding policy term for like coverage and like risks we will provide notice to the **named insured** at least seventy-five (75) days prior to the expiration date.
  - B. We must mail or deliver a duplicate copy of the notice to the agent.
  - C. We must comply with notice requirements for the premium increase to be effective. We may extend the period of coverage of the current policy at the expiring premium to comply with the notice requirements.
  - D. If the effective date of the increase in premium falls on a Saturday, Sunday, or holiday, the policy will automatically extend until the first day that is not a Saturday, Sunday, or holiday.

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.