



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - VIRGINIA

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 by giving written notice to the **named insured** at least:

- (i) Fifteen (15) days for cancellation for non-payment of premium; or
- (ii) Ninety (90) days for cancellation for any other reason,

prior to the effective date of cancellation.

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

D. The notice of cancellation will state the actual reason for cancellation.

E. If we cancel, the refund will be pro rata. If the **named insured** cancels, the refund will be computed pro rata with 90% returned. 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:

- (i) Fifteen (15) days for non-renewal for non-payment of premium; or
- (ii) Ninety (90) days for non-renewal for any other reason,

prior to the expiration date.

B. The notice of non-renewal will state the actual reason for non-renewal.

III. The policy is amended to include the following:

Renewal

If we offer to renew this policy with a rate increase of more than twenty-five percent (25%), such rate increase will take effect on the renewal date if we have notified the **named insured** of the rate increase at least ninety (90) days prior to the expiration date of this policy.

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.