



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - MISSOURI

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) ten (10) days for cancellation for non-payment of premium; or
 - (ii) sixty (60) 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 include statement of the reason for cancellation.
 - E. If notice is mailed, proof of mailing will be sufficient proof of notice.
 - F. 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 sixty (60) days prior to the expiration date.
 - B. The notice of non-renewal must be sent to the **named insured** by certified mail.
 - C. The notice of non-renewal will include statement of the reason for non-renewal.
 - D. Proof of mailing will be sufficient proof of notice.
 - E. A notice of non-renewal is not required if:
 - (i) the **named insured** fails to pay the premium;
 - (ii) the medical care provider's license has been terminated or suspended;
 - (iii) our reinsurance program has been terminated; or
 - (iv) the **named insured's** health care practice has had a material change.
- III. The policy is amended to include the following:



Conditional Renewal

- A. If we offer to renew the policy with a rate increase of more than fifteen percent (15%) we will provide written notice to the **named insured** at least sixty (60) days prior to the renewal date.
- B. Notice is not required if the rate increase of more than fifteen percent is due to:
 - (i) the request of the **named insured**; or
 - (ii) a material change in the nature of the **named insured's** health care practice or the **named insured's** risk characteristics.

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.