



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - WASHINGTON

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.
- (iii) providing verbal notice to the insurer or producer.

We must receive the policy or written notice before the cancellation date.

B. We may cancel this policy by giving written notice or like notice of cancellation to each mortgagee, pledgee or other person shown by the policy to have an interest in any loss which may occur thereunder and to the **named insured** at least:

- (i) Ten (10) 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 actual reason for cancellation and describe the significant risk factors that led to our action.

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

E. If we cancel, the refund will be pro rata. If the **named insured** cancels, the refund will be calculated at 90% of the pro rata pro rata unearned premium. 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 ninety (90) days prior to the expiration date.

B. The notice of nonrenewal will state the actual reason for nonrenewal and describe the significant risk factors that led to our action.

III. The policy is amended to include the following:

Conditional Renewal

If we offer to renew the policy with any change in rates or coverage we will provide notice to the **named insured** at least twenty (20) days prior to the expiration date.



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.