



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - WYOMING

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** and the agent at least:
- (i) Ten (10) days for cancellation for non-payment of premium and material misrepresentation; or
 - (ii) Forty-Five (45) days for cancellation for any other reason,
- prior to the effective date of cancellation.
- C. If this policy has been in effect for more than sixty (60) days or is a renewal policy, we will not cancel this policy except for one or more of the following conditions:
- (i) non-payment of premium.
 - (ii) material misrepresentation on the application.
 - (iii) substantial change in the risk assumed if such change should not have been foreseen by the insurer or contemplated in the rate.
 - (iv) substantial breach of contractual duties, conditions or warranties.
- D. The notice of cancellation will state the reason for and effective date of cancellation. The policy will end on that date.
- E. Proof of mailing is sufficient proof of notice.
- F. If we or the named insured cancel, the refund, will be 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** and the agent at least ninety (90) days prior to the expiration date.
- B. The notice shall include the reason for such non-renewal.
- III. The policy is amended to include the following:
- Renewal
- If we offer to renew this policy at less favorable terms as to the dollar amount of coverage, deductibles, higher rates or rating plans, such less favorable terms will take effect on the renewal date if we have notified the first **Named Insured** and the agent of record at least ninety (90) days prior to the expiration date of this policy.



If we have not given such advance notice, the first **Named Insured** may cancel the renewal policy within ninety (90) days after receiving notice, and any return or additional premium charges shall be calculated proportionately on the basis of the prior rates.

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.