



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - ILLINOIS

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, 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) thirty (30) 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, we may cancel this policy by giving written notice to the **named insured** at least:
 - (i) ten (10) days prior to the effective date of cancellation for cancellation for non-payment of premium; or
 - (ii) sixty (60) days prior to the effective date of cancellation for cancellation for one of the following reasons:
 - (a) nonpayment of premium;
 - (b) the policy was obtained through material misrepresentation;
 - (c) a material increase in the hazard insured against;
 - (d) violation of any terms or conditions of the policy by an **insured**;
 - (e) substantial loss of reinsurance by us affecting this particular type of insurance, certified to the insurance regulatory authority; or
 - (f) a determination by the insurance regulatory authority that continuation of the policy will place us in violation of the insurance laws of this state.
 - D. The notice of cancellation will state the effective date of cancellation and the policy will end on that date.
 - E. The notice of cancellation will state the actual reason for cancellation.
 - F. We will maintain proof of mailing of such notice on a recognized United States Post Office form or a form acceptable to the United States Post Office or other commercial mail delivery service.



- G. Notification of the cancellation must be sent to the **named insured's** producer, if known, or the producer of record.
 - H. Notification of the cancellation must be sent to the mortgagee or lien holder listed on the policy.
 - 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 sixty (60) days prior to the expiration date.
 - B. The notice of nonrenewal will state the actual reason for nonrenewal.
 - C. We will maintain proof of mailing of such notice on a recognized United States Post Office form or a form acceptable to the United States Post Office or other commercial mail delivery service.
 - D. Notification of the nonrenewal must be sent to the **named insured's** producer, if known, or the producer of record.
 - E. Notification of the nonrenewal must be sent to the mortgagee or lien holder listed on the policy.
- III. The policy is amended to include the following:
- Conditional Renewal
- A. We may not increase the renewal premium by thirty percent (30%) or more nor impose changes in deductible or coverage that materially alter the policy, unless we provide written notice to the **named insured** of such increase or change at least sixty (60) days prior to the expiration date.
 - B. We will maintain proof of mailing of such notice on a recognized United States Post Office form or a form acceptable to the United States Post Office or other commercial mail delivery service.
 - C. Notification of the increase or change must be sent to the **named insured's** producer, if known, or the producer of record.
 - D. Notification of the increase or change must be sent to the mortgagee or lien holder listed on the policy.
 - E. If we send such notice to the **named insured** less than sixty (60) days, but at least thirty-one (31) days prior to the expiration date, we must extend the current **policy period** for the period of time needed to equal the required sixty (60) day time period.
 - F. If we do not mail such notice to the **named insured** at least thirty-one (31) days prior to the expiration date, we will be required to offer renewal of the policy with no changes in deductibles or coverages and a premium increase not to exceed thirty percent (30%).

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.