



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - ARKANSAS

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) twenty (20) days for cancellation for any other reason,
- prior to the effective date of cancellation.
- C. If the policy has been in effect for more than sixty (60) days or if it is a renewal we may not cancel the policy unless such cancellation is based on one or more of the following reasons:
- (i) nonpayment of premium;
 - (ii) fraud or material misrepresentation made by or with the knowledge of the **named insured** in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
 - (iii) the occurrence of a material change in the risk which substantially increases any hazard insured against after policy issuance;
 - (iv) violation of any local fire, health, safety, building, or construction regulation or ordinances with respect to any insured property or the occupancy of the property, which substantially increases any hazard insured against under the policy;
 - (v) nonpayment of membership dues in those cases where the bylaws, agreements, or other legal instruments of the Insurer issuing the policy require payment as a condition of the issuance and maintenance of the policy; or
 - (vi) a material violation of a material provision of the policy.
- D. The notice of cancellation will state the effective date of cancellation and the policy will end on that date.
- E. We will mail or deliver written notice to the **named insured** and any loss payee at the last known mailing address of the **named insured**.
- 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:



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.

III. The policy is amended to include the following:

Renewal

- A. When we revise our rates or rules and the revision results in a premium increase equal to or greater than twenty-five percent (25%) on any renewal policy issued for a term of twelve (12) months or less, we will mail or deliver to the **named insured**'s agent not less than sixty (60) days prior to the effective date of renewal, and to the **named insured** not less than thirty (30) days prior to the effective date of renewal, notice specifically stating our intention to increase the premium by an amount equal to or greater than twenty-five percent (25%).
- B. If the notice is not given, we are required to extend the existing policy sixty (60) days from the date such notice is mailed or delivered. The premium for the policy as extended shall be the pro rata premium 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.