



## CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - MISSISSIPPI

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 mailing or delivering written notice to the **named insured** and any named creditor loss payee 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 we cancel for non-payment of premium and there is a named creditor loss payee on the policy, in which case at least ten (10) days advance notice to the **named insured** and named creditor loss payee is required.
  - D. The notice of cancellation will state the effective date of cancellation and the policy will end on that date.
  - E. When calculating the time period for sending a notice the first day is not included in the count and the last day is included unless it is a Saturday, Sunday, legal holiday, or any other day that the Department's office is closed then the next business day is the last day.
  - F. The cancellation is not effective unless the notice requirements are met.
  - G. 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 mailing or delivering written notice to the **named insured** and any named creditor loss payee at least thirty (30) days prior to the expiration date.
  - B. If we nonrenew for non-payment of premium and there is a named creditor loss payee on the policy, in which case at least ten (10) days advance notice to the **named insured** and named creditor loss payee is required.
  - C. When calculating the time period for sending a notice the first day is not included in the count and the last day is included unless it is a Saturday, Sunday, legal holiday, or any other day that the Department's office is closed then the next business day is the last day.
  - D. The nonrenewal is not effective unless the notice requirements are met.
- III. The policy is amended to include the following:

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Policy No:

Endorsement No:

Effective Date:

Insured Name:



Conditional Renewal/Reduction In Coverage

- A. If we offer to renew the policy with a reduction in coverage we will mail or deliver written notice to the **named insured** and any named creditor loss payee at least thirty (30) days prior to the renewal date.
- B. When calculating the time period for sending a notice the first day is not included in the count and the last day is included unless it is a Saturday, Sunday, legal holiday, or any other day that the Department's office is closed then the next business day is the last day.
- C. The reduction in coverage is not effective unless the notice requirements are met.

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.