



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - MICHIGAN

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) ten (10) days for cancellation for any other reason,
prior to the effective date of cancellation.
 - C. The notice of cancellation will state the effective date of cancellation and the policy will end on that date.
 - D. Reasons for cancellation must be so specific that the **named insured** will have no need for further inquiry.
 - E. 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.
 - F. We may not cancel or non-renew a policy, or discriminate in rate making or premium charges, on a basis which is not specified in the statement of underwriting policy.
- 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. We may not cancel or non-renew a policy, or discriminate in rate making or premium charges, on a basis which is not specified in the statement of underwriting 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.