DEFENSE COVERAGE NOTICE - ARKANSAS

On behalf of the Insured, I hereby acknowledge and understand that as provided by the Policy: (1) Defense Costs are subject to the Retention provided in the Declarations Page and (2) Defense Costs, which are part of and not in addition to the Limit of Liability provided in the Declarations Page, shall reduce the Limit of Liability and may exhaust it completely. Should that occur, the Insured shall be liable for any further Loss including Defense Costs.

Authorized Officer of Insured

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.
In consideration of the premium paid, it is understood and agreed that Section VII. NOTICE, subparagraph A. is deleted in its entirety and replaced as follows:

A. If a Claim is made against any Insured, the Insured shall, as soon as practicable, notify the Insurer during the current Certificate Period and forward to the Insurer every demand, notice, summons, or other process received. The limits of insurance for the Certificate Period in effect on the date the Claim is reported to the Insurer shall apply.

In addition, in the event of cancellation or non-renewal of the Certificate of Insurance, the Insured, may report Claims made against the Insured during the Certificate Period or within 60 days immediately following the cancellation or non-renewal of such Certificate of Insurance.

In no event, however, shall the Insurer be responsible to pay any Loss in connection with any default judgment entered against an Insured prior to notice to the Insurer or as a result of untimely notice to the Insurer nor shall the Insurer be responsible to pay any Loss in connection with any Claim in which the Insurer’s interests have been prejudiced because of the Insured’s failure to supply timely notice to the Insurer.

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.
CANCELLATION AND NON-RENEWAL ENDORSEMENT

ALASKA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is canceled, the Insurer will return any premium refund due.

If the Named Insured cancels, the refund will be the pro rata unearned premium minus a cancellation fee of 7.5% of the pro rata unearned premium.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured's Certificate of Insurance for any underwriting reasons. The Insurer will provide the following notice requirements:

a. 20 days notice if cancellation is because of:

   (1) nonpayment, or
   (2) failure or refusal of the Named Insured to provide the information necessary to confirm the exposure or necessary to determine the Certificate of Insurance premium.

b. 10 days notice if cancellation is because of:

   (1) conviction of the Insured of a crime having one of its elements an act increasing a hazard insured against, or
   (2) discovery of fraud or material misrepresentation made by the Insured, or a representative of the Insured, in obtaining the insurance, or by the Insured in pursuing a claim under the Certificate of Insurance.

c. 60 days notice - all other reasons.

All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and shall state the reason for cancellation. The Insurer will obtain a United States Post Office certificate of mailing for each notice.

If the Insurer cancels, the Insurer will return, as the refund, the pro rata unearned premium to the Named Insured or, if applicable, to the premium finance company before the effective date of cancellation. Except that unearned premium will be returned to the Named Insured within forty-five (45) days after notice of cancellation is given, if cancellation is for:

1. nonpayment, or
2. conviction of the Insured of a crime having one of its elements an act increasing a hazard insured against, or
3. discovery of fraud or material misrepresentation made by the Insured, or a representative of the Insured, in obtaining the insurance, or by the Insured in pursuing a claim under the Certificate of Insurance, or
4. failure or refusal of the Insured to provide the information necessary to confirm the exposure or necessary to determine the Certificate of Insurance premium.
3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

4. Notice

A forty-five (45) day written notice is required:

a. In the event of a premium increase of more than 10% that is for a reason other than an increase in coverage or exposure; or

b. A material restriction or reduction in coverage that the Named Insured did not request.

This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

All other terms and conditions of the Policy remain unchanged.
CANCELLATION AND NON-RENEWAL ENDORSEMENT
ALABAMA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Named Insured’s Certificate of Insurance may be canceled for any sound underwriting reason. However, no insurer may cancel a risk except by the application of standards which are reasonably related to the insurer’s economic and business purposes.

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least thirty (30) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

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.
CANCELLATION AND NON-RENEWAL ENDORSEMENT

ARKANSAS

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   a. The Insurer has the right to cancel the Named Insured's Certificate of Insurance at any time and for any reason within the first sixty (60) days by mailing notice of cancellation at least twenty (20) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   b. After the Named Insured's Certificate of Insurance has been in effect for sixty-one (61) days or more, it may be canceled for one of the following reasons:

      (1) Nonpayment;
      (2) Fraud or material misrepresentation;
      (3) Any Insured violated the terms and conditions of the policy;
      (4) The risk originally accepted has measurably increased;
      (5) Violation of code or laws that increases any hazard insured against.

   The Insurer must mail notice of cancellation at least twenty (20) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   c. If the Insurer cancels for non-payment of premium, the notice shall state the reason for cancellation.

   d. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ___________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

ARIZONA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   a. The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

   b. After the Named Insured’s Certificate of Insurance has been in effect for sixty-one (61) days or more, it may be canceled for one of the following reasons:

      (1) Nonpayment;
      (2) Fraud or material misrepresentation;
      (3) Any Insured violated the terms and conditions of the policy;
      (4) The risk originally accepted has measurably increased;
      (5) Loss of reinsurance;
      (6) Determination by the Director that continuation of the Certificate of Insurance could place the insurer in violation of Arizona law or jeopardize the insurer’s solvency;
      (7) Acts or omissions by the Insured which materially increase the hazard insured against;
      (8) Conviction of a Crime.

The Insurer must mail notice of cancellation at least sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and shall state the reason for cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **insured's** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative __________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

CALIFORNIA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

a. The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, fraud or material misrepresentation, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

b. After the Named Insured’s Certificate of Insurance has been in effect for sixty-one (61) days or more, it may be canceled for one of the following reasons:

   (1) Nonpayment;
   (2) Fraud or material misrepresentation;
   (3) The Insured violated the terms and conditions of the policy;
   (4) The risk originally accepted has measurably increased;
   (5) Certification to the Commissioner of loss of reinsurance;
   (6) Determination by the Commissioner that continuation of the Certificate of Insurance could place insurer in violation of law and threaten the insurer’s solvency;
   (7) Discovery of willful or grossly negligent acts or omissions or violations of state laws.

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, fraud or material misrepresentation, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

c. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and shall state the reason for cancellation.

3. Non-Renewal by us

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to us, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

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** and expires concurrently with said **Policy** unless another effective date is shown below.

By Authorized Representative ______________________________________
(No signature is required if issued with the **Policy** or if it is effective on the **Policy** Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT COLORADO

In consideration of the premium charged, it is hereby understood and agreed that solely with respect to those **Named Insureds** under this Policy, who are residents of or practice in Colorado, the Policy is amended as follows:

Cancellation/Nonrenewal

1. Cancellation by the **Named Insured**

   The **Named Insured** has the right to cancel his or her **Certificate of Insurance** at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the **Certificate of Insurance** is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   a. The Insurer has the right to cancel the **Named Insured’s Certificate of Insurance** at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least forty-five (45) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall be mailed to the **Named Insured** at the last mailing address known to the Insurer.

   b. After the **Named Insured's Certificate of Insurance** has been in effect for sixty-one (61) days or more, it may be canceled for one of the following reasons:

      (1) Nonpayment;
      (2) **Certificate of Insurance** obtained through material misrepresentation;
      (3) The risk originally accepted has measurably increased.

      The Insurer must mail notice of cancellation at least forty-five (45) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium the notice will specify that as the reason for cancellation. All notices shall be mailed to the **Named Insured** at the last mailing address known to the Insurer.

3. Non-Renewal by the Insurer

   The Insurer have the right to non-renew the **Named Insured’s Certificate of Insurance** effective on any **Certificate of Insurance** anniversary date. All notices of non-renewal must be mailed to the **Named Insured** at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

4. Changes

   If the renewal of the **Named Insured’s Certificate of Insurance** will be subject to an increase in premium or a reduction in coverage, the Insurer will provide written notice to the **Named Insured** of our intention to increase premium or reduce coverage, including the reason, at the last mailing address known to the Insurer at least forty-five (45) days before the effective date.

   Any decrease in coverage must be based on one or more of the following reasons:

   a. non-payment of premium;
   b. a false statement knowingly made by the **Insured** on the application for insurance; or,
c. a substantial change in the exposure or risk other than that indicated in the application and underwritten as of the effective date of the Certificate of Insurance unless the Named Insured has notified the Insurer of the change and the Insurer accepts such change.

This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

All other terms and conditions of the Policy remain unchanged.

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<th>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.</th>
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Page 2
Insured Name:

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CANCELLATION AND NON-RENEWAL ENDORSEMENT

CONNECTICUT

In consideration of the payment of the premium, notwithstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

a. The Insurer has the right to cancel the Named Insured's Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least ninety (90) days prior to the effective date of such cancellation.

b. After the Named Insured's Certificate of Insurance has been in effect for sixty-one (61) days or more or is a renewal of a Certificate of Insurance issued by the Insurer, it may be canceled only for one of the following reasons:

   (1) Nonpayment;
   (2) Conviction of a crime arising out of acts that increase the hazard insured against;
   (3) Discovery of fraud or material misrepresentation by the Named Insured in obtaining the Certificate of Insurance or in making any claim thereunder;
   (4) Discovery of any willful or reckless act or omission by the Named Insured that increases the hazard insured against;
   (5) Physical changes in the property which increase the hazard insured against;
   (6) A determination by the Commissioner that continuation of the Certificate of Insurance would violate or place the insurer in violation of the law;
   (7) A material increase in the hazard insured against;
   (8) A substantial loss of reinsurance by the insurer that affects this particular line of insurance.

   The Insurer must mail notice of cancellation at least ninety (90) days prior to the effective date of such cancellation.

c. All notices shall be mailed to the Named Insured at the mailing address known to the Insurer. Notice of cancellation will be delivered or mailed by registered mail, certified mail, or by mail evidenced by a United States Post Office certificate of mailing.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured's Certificate of Insurance. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least ninety (90) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal. Notice of non-renewal will be delivered or mailed by registered mail, certified mail, or by mail evidenced by a United States Post Office certificate of mailing.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative
__________________________________________________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

DISTRICT OF COLUMBIA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

a. The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first thirty (30) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation.

b. After the Named Insured’s Certificate of Insurance has been in effect for thirty-one (31) days or more, it may be canceled for one of the following reasons:

   (1) Nonpayment;
   (2) Certificate of Insurance obtained through material misrepresentation;
   (3) Property or other interest of the Insured has been transferred.

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation.

c. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and state the reason for cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least thirty (30) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

4. Additional Notice

Written notice of cancellation or non-renewal must be given to the agent or broker who wrote the Certificate of Insurance, at least five (5) days before the notice is sent to the Named Insured.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

All other terms and conditions of the Policy remain unchanged.

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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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ____________________________________________

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

DELAWARE

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

a. The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium the notice may be sent by regular mail. If the Insurer cancels for any other reason the notice must be sent by certified mail. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

b. After the Named Insured’s Certificate of Insurance has been in effect for sixty-one (61) days or more, it may be canceled for one of the following reasons:

(1) Nonpayment;
(2) Material misrepresentation or nondisclosure of a material fact;
(3) Increased hazard or material change in the risk;
(4) Substantial breaches of contractual duties;
(5) Fraudulent acts by the Insured against the insurer;
(6) If the Insured does not cooperate with the insurer in loss control efforts;
(7) Loss of reinsurance;
(8) Material increase in exposure due to changes in case law;
(9) Loss of insurance capacity.

The Insurer must mail notice of cancellation at least sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium the notice may be sent by regular mail. If the Insurer cancels for any other reason specified above the notice must be sent by certified mail. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and shall state the reason for cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed via certified mail to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ____________________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

FLORIDA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer
   a. The Insurer has the right to cancel the Name Insured's Certificate of Insurance at any time and for any reason within the first ninety (90) days. The Insurer must mail notice of cancellation at least twenty (20) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. However, the Insurer may cancel “immediately” for material misrepresentation or failure to comply with underwriting requirements.
   b. After the Name Insured's Certificate of Insurance has been in effect for ninety-one (91) days or more, it may be canceled for one of the following reasons:

      (1) Nonpayment;
      (2) Certificate of Insurance obtained through material misrepresentation;
      (3) The Named Insured violated the terms and conditions of the policy;
      (4) The risk originally accepted has measurably increased;
      (5) The cancellation is for all Insured's under such coverages for a given class of Insured's.

   The Insurer must mail notice of cancellation at least forty five (45) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least forty five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

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.
IMPORTANT INFORMATION

FOR OUR FLORIDA POLICY HOLDERS

As a result of legislation which was signed into law effective July 1, 2013, commercial insurers are permitted to deliver insurance policies electronically in Florida. Electronic transmission of a policy constitutes delivery of the policy under Florida statute 627.421 unless the insured communicates in writing or electronically to the insurer that it does not agree to electronic delivery.

The purpose of this notice is to inform you that you have the right to receive your policy via United States mail rather than via electronic transmission by notifying us that you do not agree to electronic delivery.

To request delivery of your policy by United States mail or if you have any questions, please contact your CNA independent agent or broker.
CANCELLATION AND NON-RENEWAL ENDORSEMENT

GEORGIA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured may cancel his or her Certificate of Insurance by mailing or delivering to the Insurer advance written notice of cancellation stating a future date on which the Certificate of Insurance is to be canceled, subject to the following:

   a. If only the interest of the Named Insured is affected, the effective date of cancellation will be either the date the Insurer receives notice from the Named Insured or the date specified in the notice, whichever is later. However, upon receiving a written notice of cancellation from the Named Insured, the Insurer may waive the requirement that the notice state the future date of cancellation, by confirming the date and time of cancellation in writing to the Named Insured.

   b. If by statute, regulation or contract the Named Insured's Certificate of Insurance may not be canceled unless notice is given to a government agency, mortgage or other third party, the Insurer will mail or deliver at least ten (10) days notice to the Named Insured and the third party as soon as practicable after receiving the Named Insured's request for cancellation.

      (1) Ten (10) days from the date of mailing or delivering our notice, or
      (2) The effective date of cancellation stated in the Named Insured's notice to the Insurer.

2. Cancellation by the Insurer

   If the Insurer decides to;

   a. Cancel or non-renew the Named Insured’s certificate of insurance; or

   b. Increase current Certificate of Insurance premium by more than 15% (other than any increase due to change in risk, exposure or experience modification or resulting from an audit of auditable coverages); or

   c. Change any coverage provisions which would limit or restrict coverage.

   Then, the Insurer will mail or deliver notice of our action including the dollar amount of any increase in renewal premium of more than 15% to the Named Insured and lienholder, if any, at the last mailing address known to the Insurer. Except as applicable as described in Paragraph 3. below the Insurer will mail or deliver notice at least:

   a. Ten (10) days before the effective date of cancellation if the Named Insured's Certificate of Insurance has been in effect less than sixty (60) days or if the Insurer cancels for nonpayment of premium, or

   b. Forty-five (45) days before the effective date of cancellation if the Named Insured’s Certificate of Insurance has been in effect sixty (60) or more days and the Insurer cancels for a reason other than nonpayment of premium: or

   c. Forty-five (45) days before the expiration date of the Named Insured's Certificate of Insurance if the Insurer decides to non-renew, increase the premium or limit or restrict coverage.
3. Non-Renewal by the Insurer

a. When the Named Insured’s Certificate of Insurance has been in effect for sixty (60) days or less and is not a renewal with the Insurer, the Insurer may cancel for any reason by notifying the Named Insured at least ten (10) days before the date cancellation takes effect.

b. When the Named Insured’s Certificate of Insurance has been in effect for more than sixty (60) days, or at any time if it is a renewal with the Insurer, the Insurer may cancel only for one or more of the following reasons:

   (1) Nonpayment of premium, whether payable to the Insurer or to our agent:

   (2) Upon discovery of fraud, concealment of a material fact, or material misrepresentation made by or with the knowledge of the Insured under this Certificate of Insurance in obtaining this Certificate of Insurance, continuing this Certificate of Insurance or presenting a Claim under this Certificate of Insurance:

   (3) Upon the occurrence of a change in the risk which substantially increases any hazard insured against: or

   (4) Upon the violation of any of the material terms or conditions of this policy by the Insured under this Certificate of Insurance.

The Insurer may cancel by providing notice to the Named Insured at least:

   (1) Ten (10) days before the effective date of cancellation if the Insurer cancels for nonpayment of premium: or

   (2) Forty-five (45) days before the effective date of cancellation if the Insurer cancels for any of the reasons listed in (2), (3), or (4), above.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ______________________________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

HAWAII

In consideration of the payment of the premium, notwithstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer may cancel the Named Insured's Certificate of Insurance for one of the following reasons:

a. Failure to pay a premium when due;
b. Fraud or material misrepresentation;
c. Risk hazard increases substantially and the Insurer could not have reasonably foreseen the change when entering into the contract;
d. Substantial breaches of contractual duties, conditions, or warranties;
e. Violation of any local fire, health, or safety statute or ordinance;
f. Conviction of the Insured for a crime having as one of its necessary elements, an act increasing any hazard that is Insured against;
g. The Insurance commissioner determines that the continuation of the Certificate of Insurance places the Insurer in violation of chapter 431 of the Hawaii Revised Statutes;
h. For any good faith reason with the approval of the Insurance commissioner.

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

All other terms and conditions of the Policy remain unchanged.

By Authorized Representative __________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

IOWA

In consideration of the payment of the premium, a new section is added to the Policy as follows:

CANCELLATION/NONRENEWAL OF CERTIFICATE OF INSURANCE

A. Cancellation of Certificate of Insurance

1. The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. The making of such notice by registered, certified or other first class mail, to the Insurer at the address shown in the Certificate of Insurance, shall be sufficient proof of notice and the Certificate of Insurance Policy shall terminate at the date and hour specified in such notice.

2. The Insurer has the right to cancel the Named Insured's Certificate of Insurance at any time and for any reason within the first sixty (60) days. If the Insurer cancels for loss of reinsurance, the Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for any other reason, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

3. After the Named Insured's Certificate of Insurance has been in effect for sixty-one (61) days or more, it may be canceled only for one of the following reasons:
   a. Nonpayment of premium;
   b. Fraud or material misrepresentation;
   c. Insured's acts or omissions that substantially change or increase the risk;
   d. Commissioner's determination that the continuation of the Certificate of Insurance would jeopardize the insurer's solvency or place insurer in violation of any state insurance laws.
   e. Insured acts in a manner which he knew or should have known was a breach of a policy condition;
   f. Loss of reinsurance if Commissioner determines such cancellation is justified.

   If the Insurer cancels for loss of reinsurance, the Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for any other reason, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

4. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and shall state the reason for cancellation.

B. Non-Renewal of Certificate of Insurance

1. The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

2. Notice of non-renewal includes a decision by the Insurer not to renew the Named Insured's Certificate of Insurance, an increase in the premium of 25% or more, or a material reduction in the limits or coverage of the Certificate of Insurance.

3. If the Insurer fails to meet the forty-five (45) day requirement, the Named Insured has the option to continue coverage for the remainder of the notice period, plus an additional thirty (30) days, at the premium rate of the existing Certificate of Insurance.
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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

IDAHO

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   a. The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

   b. After the Named Insured’s Certificate of Insurance has been in effect for sixty-one (61) days or more, it may be canceled only for one of the following reasons:

      (1) Nonpayment;
      (2) Fraud or material misrepresentation;
      (3) Activities by the Insured that increase any hazard Insured against;
      (4) A change in the risk that substantially increases any hazard Insured against;
      (5) Loss or decrease of the Insurers’ reinsurance;
      (6) Determination by the Commissioner that continuation of Certificate of Insurance would place the Insurer in violation of the Idaho Insurance laws;
      (7) Violation or breach of policy terms or conditions by the Insured other than nonpayment. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the **Named Insured’s Certificate of Insurance** and amends the **Insured’s** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured’s Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured’s** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ____________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
1. In consideration of the premium paid, it is agreed that Section III. DEFINITIONS, definition of Defense Costs is deleted in its entirety and replaced by the following:

**Defense Costs** means reasonable and necessary fees and expenses if incurred by the Insurer or consented to by the Insurer (such consent shall not be unreasonably withheld) and incurred by the **Insureds** in defense of any **Claim**, and includes the costs of appeal, attachment or similar bonds. The Insurer has no obligation to provide such bonds. **Defense Costs** shall not include salaries, wages, fees, overhead or benefit expenses associated with the directors, officers and employees of the **Insured** or the Insurer, or fees and expenses of independent adjusters.

2. In consideration of the premium paid, it is agreed that Section III. DEFINITIONS, definition of Loss is deleted in its entirety and replaced by the following:

**Loss** means monetary settlements or monetary judgments and **Defense Costs** for which the **Insured** is legally obligated to pay on account of a covered **Claim**.

However, **Loss** shall not include:

A. criminal or civil fines or penalties imposed by law or taxes. However, **Loss** shall include any taxes, fines, and penalties incurred by a third party and included in such third party's **Claims** against the **Insured**;

B. any amount for which there is no legal recourse against the **Insureds**;

C. punitive or exemplary damages or the amount of any multiplied damage award which is in excess of the damage award so multiplied. However, the Insurer will provide a defense for **Claims** involving both compensatory and punitive damages;

D. costs incurred as a result of any injunctive relief;

E. the return of commissions, fees or charges for services rendered by an **Insured**; or

F. matters which are uninsurable under the law pursuant to which this Policy shall be construed.

3. In consideration of the premium paid, it is agreed that Section IV. EXTENDED REPORTING PERIOD, paragraphs B. and C. are deleted in their entirety.

4. In consideration of the premium paid, it is agreed that Section VIII. TERMINATION OF MASTER POLICY, paragraph A. Termination of Master Policy is deleted in its entirety and replaced by the following:

A. **Termination of Master Policy**

This Master Policy shall remain continuously in effect until canceled by the Insurer or by the **Policyholder** as follows:
1. Cancellation by the Insurer

   a. The Insurer has the right to cancel this Policy at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   b. After this Policy has been in effect for sixty-one (61) days or more, it may be canceled for one of the following reasons:

   (1) Nonpayment;
   (2) This Policy was obtained through material misrepresentation;
   (3) Any Insured violated the terms and conditions of this Policy;
   (4) The risk originally accepted has measurably increased;
   (5) Certification to the Director of loss of reinsurance;
   (6) Determination by the Director that continuation of this Policy could place the Insurer in violation of law.

   The Insurer must mail notice of cancellation at least sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   c. All notices shall be mailed to the Policyholder at the last mailing address known to the Insurer and shall state the reason for cancellation.

2. Cancellation by the Policyholder

   The Policyholder has the right to cancel this Policy at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If this Policy is so canceled, earned premium shall be computed pro rata.

   Certificates of Insurance in effect at the time of cancellation of the Policy shall remain in effect until the expiration date of the Certificate of Insurance as set forth in the Certificate of Insurance and Claims submitted under such Certificates of Insurance shall be otherwise governed by this Policy. In such event, each Named Insured will be notified of cancellation pursuant to the requirements of the Cancellation/Nonrenewal Endorsement attached to the Named Insured’s Certificate of Insurance.

5. In consideration of the premium paid, it is agreed that Section IX. OTHER INSURANCE is deleted in its entirety and replaced by the following:

   IX. OTHER INSURANCE

   If any Loss resulting from any Claim is insured under any other insurance, this Policy shall not be liable for a greater proportion of such Loss than the applicable Limit of Liability bears to the total applicable Limit of Liability of all valid and collectible insurance against such Loss.

   This provision does not apply to other insurance written as specific excess insurance over the Limits of Liability of this Policy.
6. In consideration of the premium paid, it is agreed that Section XVI. EXCLUSIONS, paragraph N. Nuclear/Pollution is deleted in its entirety and replaced by the following:

   N. Nuclear/Pollution

   based upon, directly or indirectly arising out of, or in any way involving:
   1. any nuclear reaction, radiation or contamination; or
   2. any actual, alleged or threatened discharge, release, escape, or disposal of, or exposure to, Pollutants; any request, direction or order that any of the Insureds test for, monitor, clean up, remove, contain, treat, detoxify, neutralize or in any way respond to or assess the effect of Pollutants or nuclear reaction, radiation or contamination, or any voluntary decision to do so; or any actual or alleged property damage, or bodily injury, sickness, disease or death of any person, or financial loss to the Insureds, their security holders, or their creditors resulting from any of the aforementioned matters;

   However, this exclusion shall not apply to property damage caused by heat, smoke, or fumes from a hostile fire.

7. In consideration of the premium paid, it is agreed that the following new provision is added to the policy:

   BANKRUPTCY / INSOLVENCY

   The bankruptcy or insolvency of any Insured or of an Insured's estate shall not relieve the Insurer of any of its obligations hereunder.

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.
CANCELLATION AND NON-RENEWAL ENDORSEMENT

ILLINOIS

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   a. The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   b. After the Named Insured’s Certificate of Insurance has been in effect for sixty-one (61) days or more, it may be canceled for one of the following reasons:

      (1) Nonpayment;
      (2) Certificate of Insurance obtained through material misrepresentation;
      (3) Any Insured violated the terms and conditions of the policy;
      (4) The risk originally accepted has measurably increased;
      (5) Certification to the Director of loss of reinsurance;
      (6) Determination by the Director that continuation of the Certificate of Insurance could place the Insurer in violation of law.

      The Insurer must mail notice of cancellation at least sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   c. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and shall state the reason for cancellation.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ____________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

KANSAS

In consideration of the payment of the premium, notwithstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   a. The Insurer has the right to cancel the Named Insured's Certificate of Insurance at any time and for any reason within the first ninety (90) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   b. After the Named Insured's Certificate of Insurance has been in effect for ninety-one (91) days or more, it may be canceled for one of the following reasons:

      (1) Nonpayment;
      (2) Certificate of Insurance obtained through material misrepresentation;
      (3) Any Insured violates any of the terms and conditions of the policy;
      (4) The Insurer discovers unfavorable underwriting factors about the Insured that did not exist at Certificate of Insurance inception;
      (5) Loss of reinsurance;
      (6) Determination by the Commissioner that continuation of the Certificate of Insurance could place the Insurer in violation of Kansas law.

      The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   c. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and shall state the reason for cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative __________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

KENTUCKY

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer
   a. The Insurer has the right to cancel the Named Insured's Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least fourteen (14) days prior to the effective date of such cancellation.
   b. After the Named Insured's Certificate of Insurance has been in effect for sixty-one (61) days or more, it may be canceled for one of the following reasons:

      (1) Nonpayment;
      (2) Fraud or material misrepresentation;
      (3) Willful or reckless acts that increase any hazard Insured against;
      (4) A change in the risk that substantially increases any hazard Insured against;
      (5) Loss of reinsurance;
      (6) Determination by the Commissioner that continuation of the Certificate of Insurance could place the Insurer in violation of the Kentucky Insurance laws.

   The Insurer must mail notice of cancellation at least seventy-five (75) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least fourteen (14) days prior to the effective date of such cancellation.
   c. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and shall state the reason for cancellation.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least seventy-five (75) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

LOUISIANA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata. Unearned premium is to be returned within thirty (30) days after the Named Insured cancels his or her Certificate of Insurance.

2. Cancellation by the Insurer

   a. If the Named Insured’s Certificate of Insurance has been in effect for less than sixty (60) days and is not a renewal, the Insurer can cancel the Named Insured’s Certificate of Insurance by mailing or delivering written notice to the Named Insured at the address shown on the Certificate of Insurance. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. If the Insurer cancels for any other reason, the Insurer must mail notice of cancellation at least sixty (60) days prior to the effective date of such cancellation.

   b. After the Named Insured’s Certificate of Insurance has been in effect for sixty (60) days or more or is a renewal, it may be canceled for one of the following reasons:

      (1) Nonpayment;
      (2) Fraud or material misrepresentation made by or with the knowledge of the Insured in obtaining the Certificate of Insurance, continuing the Certificate of Insurance, or in presenting a claim under the Certificate of Insurance;
      (3) Acts or omissions on the part of any Insured which change or increase any hazard Insured against, including failure to comply with loss control recommendations;
      (4) Change in the risk which increases the risk of loss after the Certificate of Insurance has been issued or renewed, including an increase in exposure due to regulation, legislation, or court decision;
      (5) Determination by the Commissioner that continuation of the Certificate of Insurance would jeopardize our solvency or place the Insurer in violation of the laws of Louisiana or any other state;
      (6) Any Insured violates or breaches the terms and conditions of the policy;
      (7) Any other reasons that are approved by the Commissioner.

Written notice of cancellation will be mailed or delivered to the Named Insured at the address shown on the Certificate of Insurance. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. If the Insurer cancels for any reason stated in b(2) through and including b(7) above, the Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. The notice shall state the effective date of cancellation.

   c. When the Insurer cancels the Named Insured’s Certificate of Insurance earned premium shall be computed pro rata, with no minimum premium retained.

   d. Unearned premium/commission is to be returned within thirty (30) days after the Named Insured cancels the Certificate of Insurance.

GSL7805LA (10-08)

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e. The Insurer will provide the Named Insured, upon receipt of a written request by the Named Insured, a written statement setting forth the reason for cancellation, provided the Named Insured agrees in writing to hold the Insurer harmless from liability for any communication giving notice of or specifying the reasons for cancellation or for any statement made in connection with an attempt to discover or verify the existence of conditions which would be a reason for cancellation.

3. Non-Renewal by the Insurer

a. The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. The written notice of non-renewal must be mailed to the Named Insured at the address shown on the Certificate of Insurance, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal. Such notice to the Named Insured shall include the Insured’s loss run information for the period the Certificate of Insurance was in force, but not to exceed, the last three (3) years. If notice is mailed less than 60 days prior to expiration, coverage shall remain in effect under the same terms and conditions until 60 days after notice is mailed or delivered. Earned premium for any period of coverage that extends beyond the expiration date shall be considered pro rata based upon the previous year’s rate.

b. Notice of non-renewal shall not be required if:
   (1) The Insurer or a company within the same Insurance group has offered to issue a renewal Certificate of Insurance; or
   (2) The Insured has obtained replacement coverage or has agreed in writing to obtain replacement coverage.

4. Renewal

a. The Insurer will mail or deliver to the Named Insured at the address shown on the Certificate of Insurance, written notice of any rate increase, change in deductible or reduction in limits at least thirty (30) days prior to the expiration date of the Certificate of Insurance. If the Insurer fails to provide such thirty (30) day notice, the coverage provided to the Insured shall remain in effect until notice is given or until the effective date of replacement coverage obtained by the Insured whichever first occurs.

b. This section shall not apply to:
   (1) Changes in a rate or plan filed with the Insurance rating commission and applicable to an entire class of business.
   (2) Changes based upon the altered nature or extent of the risk Insured.
   (3) Changes in policy forms that are filed and approved with the Commissioner and applicable to an entire class of business.
   (4) Changes requested by the Named Insured.

5. Proof of Notice

Proof of mailing of any notice required by sections 2., 3. and 4. above shall be sufficient proof of notice.
This endorsement is attached to the **Named Insured’s Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured’s Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative _____________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

MASSACHUSETTS

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured’s Certificate of Insurance only for one or more of the following reasons:
   a. Nonpayment of premium;
   b. Criminal acts committed by or at the direction of the Insured;
   c. Determination by the Commissioner that continuation of the Certificate of Insurance could place the insurer in violation of law.

The Insurer must mail notice of cancellation, by first class mail, at least sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and shall state the reason for cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date but only for one or more of the following reasons:
   a. Nonpayment of premium;
   b. Criminal acts committed by or at the direction of the Insured;
   c. Determination by the Commissioner that continuation of the Certificate of Insurance could place the insurer in violation of law.

All notices of non-renewal must be mailed by first class mail to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ____________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

MARYLAND

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Named Insured’s Certificate of Insurance may be canceled for any sound underwriting reason. However, no insurer may cancel a risk except by the application of standards which are reasonably related to the insurer’s economic and business purposes.

The Insurer must mail by Certificate of mailing a notice of cancellation at least forty-five (45) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail by Certificate of mailing a notice of cancellation at least ten (10) days prior to the effective date of such cancellation. The reasons for such cancellation shall be stated. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed by Certificate of mailing to the Named Insured at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

4. Renewal

If the Certificate of Insurance is subject to a premium increase of 20% or more, the Insurer will mail to the Named Insured and the Named Insured's agent written notice of such premium increase at least forty-five (45) days in advance.

5. Special Condition

If the Certificate of Insurance being canceled was premium financed, the gross unearned premium is refunded on a pro-rata basis excluding any expense constant, administration fee, or nonrefundable charge filed with and approved by the Insurance Commissioner.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

All other terms and conditions of the Policy remain unchanged.

GSL7805MD (8-09)

Insured Name:

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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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

MAINE

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

a. The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation prior to the effective date of such cancellation. Cancellation will be effective ten (10) days after the Named Insured receives such cancellation notice. A United States Post Office Certificate of mailing will be conclusive proof of receipt on the third calendar day after mailing.

b. After the Named Insured’s Certificate of Insurance has been in effect for sixty-one (61) days or more, it may be canceled for one of the following reasons:

(1) Nonpayment;
(2) Fraud or material misrepresentation;
(3) Substantial change in the risk insured against;
(4) Failure to comply with loss control recommendations;
(5) Substantial breach of contractual duties, conditions or warranties;
(6) Determination by the Commissioner that continuation of the Certificate of Insurance would place the insurer in violation of law or would jeopardize the insurer’s solvency.

The Insurer must mail notice of cancellation prior to the effective date of such cancellation. Cancellation will be effective ten (10) days after the Named Insured receives such cancellation notice. A United States Post Office Certificate of mailing will be conclusive proof of receipt on the third calendar day after mailing.

c. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and shall state the reason for cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal. Non-renewal will be effective thirty (30) days after the Named Insured receives such non-renewal notice. A United States Post Office Certificate of mailing will be conclusive proof of receipt on the third calendar day after mailing.
This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

MICHIGAN

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured's Certificate of Insurance by mailing notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

If the Insurer cancels, notice must be sent with or without tender of the excess of paid premium or assessment above the pro rata premium for the expired time.

The minimum earned premium shall not be less than the pro rata premium for the expired time or $25.00 whichever is greater.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least thirty (30) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ______________________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

MINNESOTA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   a. The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any valid reason within the first eighty-nine (89) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation.

   b. After the Named Insured’s Certificate of Insurance has been in effect for ninety (90) days or more, it may be canceled for one of the following reasons:

      (1) Nonpayment;
      (2) Material misrepresentation or fraud;
      (3) The Insured violated the terms and conditions of the policy;
      (4) The risk originally accepted has measurably increased;
      (5) Loss of reinsurance;
      (6) Determination by the Commissioner that continuation of the Certificate of Insurance could place Insurer in violation of Minnesota Insurance law;
      (7) Refusal to eliminate known conditions that may increase loss potential.

   If the Insurer cancels for reasons (2) – (7) above, the Insurer must mail notice of cancellation at least sixty (60) days prior to the effective date of such cancellation.

   c. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. Notice will also include the amount of premium due, the due date and the effect of non-payment by the due date. However, the Named Insured may continue the coverage by payment in full at any time prior to the date the cancellation is effective.

   d. All notices shall state the reason for cancellation.

   e. Unless otherwise specifically required, proof of mailing of any notice shall be sufficient proof of notice.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal. Unless otherwise specifically required, proof of mailing of any notice shall be sufficient proof of notice.

4. Conditional Renewal by the Insurer
If the Insurer conditions renewal of the **Named Insured’s Certificate of Insurance** 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 the Insurer has notified the **Named Insured** of the less favorable terms at least 60 days prior to the effective date of such renewal.

If the Insurer has not given such advance notice, the **Named Insured** may cancel the renewal **Certificate of Insurance** within 60 days after receiving notice, and any earned premium shall be calculated on a pro-rata basis.

This provision does not apply to guide "A" rates or excess rates commonly referred to as "consent to rate".

This endorsement is attached to the **Named Insured’s Certificate of Insurance** and amends the **Insured’s** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured’s Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured’s** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ________________________________________________

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

MISSOURI

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured
   
   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer
   
   The Insurer has the right to cancel the Named Insured’s Certificate of Insurance by mailing notice of cancellation at least thirty (30) days prior to the effective date of cancellation if cancellation is for one or more of the following reasons:
   
   a. Certificate of Insurance obtained through fraud or material misrepresentation or in violation of any of the terms and conditions of the policy;
   b. The risk originally accepted has measurably increased;
   c. Insolvency of the Insurer;
   d. Loss of reinsurance.
   
   In all other cases, the Insurer must mail notice of cancellation at least sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer and shall state the reason for cancellation.

3. Non-Renewal by the Insurer
   
   The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(Note signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
AMENDATORY ENDORSEMENT - MISSOURI

It is understood and agreed that the Policy is amended to add the following to this Policy:

If you have any questions regarding this Policy please call 1-312-822-5000, located at 151 North Franklin Street, Chicago, IL 60606 for assistance.

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.
CANCELLATION AND NONRENEWAL ENDORSEMENT -MISSISSIPPI

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured’s Certificate of Insurance. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed via certified mail to the Named Insured at the last mailing address known to the Insurer, at least thirty (30) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ____________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

MONTANA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   a. The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least forty-five (45) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   b. After the Named Insured’s Certificate of Insurance has been in effect for sixty-one (61) days or more, it may be canceled only for one of the following reasons:

      (1) Nonpayment;
      (2) Reasons specifically allowed by statute;
      (3) Grounds stated in the Certificate of Insurance pertaining to:
          i. Material misrepresentation
          ii. Substantial and unforeseen change in risk
          iii. Violation of any of the contractual duties, conditions or warranties in the policy
          iv. Commissioner’s determination that continuation would place the Insurer in violation of the Montana Insurance Code
          v. Financial impairment of the Insurer
          vi. Other reasons approved by the Commissioner

   The Insurer must mail notice of cancellation at least forty-five (45) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   A Certificate of Insurance issued for a term longer than one year may be canceled at the anniversary date with forty-five (45) days notice.

   c. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ____________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)

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In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Named Insured cancels, earned premium will be computed in accordance with the customary short rate table procedures.

2. Cancellation by the Insurer

   The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Named Insured’s Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

   After the Named Insured’s Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:

   a. Nonpayment of premium in accordance with policy provisions;
   b. Material misrepresentation or nondisclosure of a material fact;
   c. increase hazard or material change in risk assumed which could not have been reasonably contemplated;
   d. substantial breach of contractual duties, conditions or warranties, that affects insurability of risk;
   e. a fraudulent act against the company by insured that affects insurability;
   f. willful failure by insured to institute reasonable loss control measures;
   g. loss of facultative reinsurance;
   h. conviction of the insured of a crime that materially affects the insurability of risk;
   i. Determination by Commissioner that continuation of the Certificate of Insurance would violate North Carolina law.
   j. insured fails to meet requirements contained in Insurer’s corporate charter.

   The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least fifteen (15) days prior to the effective date of such cancellation. The notice will state the reason for cancellation. Cancellation for nonpayment is not effective if the amount due is paid before the effective date set forth in the notice of cancellation.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal. Notice of non-renewal will state the actual reason for non-renewal.
4. Renewal Terms

The Insurer will mail or deliver to the Named Insured, at the last mailing address known to the Insurer, thirty (30) day advance notice if the Insurer intends to renew the Certificate of Insurance with a decrease in coverage, increase in deductibles, imposing surcharge or increase in premium rate.

5. Copies of the notices required by the above sections shall also be given or mailed to any designated mortgagee or loss payee and may also be given or mailed to the agent or broker of record. Failure to send such copies to the agent or broker of record will not invalidate the cancellation.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

NORTH DAKOTA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Named Insured's Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   The Insurer has the right to cancel this Certificate of Insurance at any time and for any sound underwriting reason within the first ninety (90) days. The Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   After the Named Insured's Certificate of Insurance has been in effect for ninety (90) days or more, it may be canceled for one of the following reasons:

   a. Nonpayment;
   b. Certificate of Insurance obtained through material misrepresentation or fraud;
   c. Any Insured violated the terms and conditions of the policy;
   d. The risk originally accepted has measurably increased;
   e. Loss of reinsurance;
   f. Determination by the Commissioner that continuation of the coverage could place Insured in violation of law.
   g. Insured's actions increase risk Insured.

   The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall state the reason for cancellation.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective of any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least thirty (30) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

All other terms and conditions of the Policy remain unchanged.

<table>
<thead>
<tr>
<th>Name of Named Insured</th>
<th>Address of Named Insured</th>
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</table>

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative  _____________________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

NEBRASKA

In consideration of the payment of the premium, notwithstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Named Insured's Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured's Certificate of Insurance at any time and for any Underwriting reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least sixty (60) days prior to the effective date of such cancellation. After the Named Insured's Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled for one of the following reasons:

   a. Nonpayment;
   b. Certificate of Insurance obtained through material misrepresentation;
   c. Any Insured violated the terms and conditions of the policy;
   d. The risk originally accepted has measurably increased;
   e. Any Insured has submitted a fraudulent claim;
   f. Determination by the Director that continuation of the Certificate of Insurance could place Insured in violation of law or Certifies loss of reinsurance.

The Insurer must mail notice of cancellation at least sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall state the reason for cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective of any Named Insured's Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ______________________________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT
NEW HAMPSHIRE

In consideration of the payment of the premium, notwithstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Insured

The Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Insured's Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer must mail notice of cancellation at least sixty five (65) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least fifteen (15) days prior to the effective date of such cancellation.

After the Insured's Certificate of Insurance has been in effect for sixty five (65) days or more, it may be canceled only for one of the following reasons:

a. Nonpayment;
b. Fraud or material misrepresentation;
c. Violation of policy conditions;
d. Substantial increase in hazard. (Requires prior approval of Commissioner)

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Insured's Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Insured at the last mailing address known to the Insurer, at least sixty five (65) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

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.

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CANCELLATION AND NON-RENEWAL ENDORSEMENT

NEW JERSEY

In consideration of the payment of the premium, notwithstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Named Insured's Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation.

After the Named Insured's Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:

a. May be canceled for any underwriting reason set forth in our underwriting guidelines which were in effect at the Certificate of Insurance inception. The underwriting guidelines must not be arbitrary, capricious or unfairly discriminatory.

b. The following text sets forth Certain approved reasons for midterm cancellations as approved guidelines. While a company may issue other guidelines, it appears that a company should limit its guidelines for midterm cancellation to those the Department has approved to avoid the possibility that the Department might rescind a cancellation.

c. All underwriting reasons or guidelines utilized by the Insurer to cancel or non-renew this Certificate of Insurance shall be maintained by the Insurer in writing and shall be available to the Insured or the Insured's lawful representative upon written request.

d. Only those guidelines which are in effect at the inception of the original Certificate of Insurance or any renewal thereof, as applicable, may be utilized to cancel during the Certificate of Insurance period.

e. The following guidelines are approved for use:

   (1) Nonpayment of premium.

   (2) Moral hazard, which is defined as:

      (a) The risk, danger or probability that the Insured will destroy, or permit to be destroyed, the Insured property for the purpose of collecting the Insurance proceeds. Any change in the circumstances of an Insured that will increase the probability of such a destruction may be considered a “moral hazard;” and

      (b) The substantial risk, danger or probability that the character, circumstances or personal habits of the Insured may increase the possibility of loss or liability for which the Insurer will be held responsible. Any change in the character or circumstances of an individual, corporate, partnership or other Insured that will
increase the probability of such a loss or liability may be considered a “moral hazard.”

(3) Material misrepresentation or nondisclosure of material fact.

(4) Increased hazard or material change in the risk by the parties at inception of coverage.

(5) Substantial breaches of policy provisions that materially affect the nature and/or insurability of the risk.

(6) Lack of cooperation on loss control matters which materially affect insurability.

(7) Fraudulent acts which materially affect the risk.

(8) Loss of or reduction in available insurance capacity. This is an acceptable reason for cancellation only if the following exists:

(i) An insurance department has declared insured to be financially impaired.

(ii) Substantial reductions in reinsurance or other changes which prohibit the insurer from providing coverage at the same limits and terms as the existing policy; or

(iii) An insurance department has issued an order indicating impaired financial condition of the reinsurer which may adversely affect the reinsurer’s ability to meet its obligations.

(9) Failure of the insured to comply with any federal, state or local fire, health, safety, building or construction regulation, law or ordinance which substantially increases any hazard insured against. The insured has sixty (60) days to correct.

(10) Failure by the insured to provide reasonable and necessary underwriting information to the insurer upon written request and a reasonable time to respond.

(11) Agency termination, provided:

(i) The insurer documents that replacement coverage at comparable rates and terms has been provided to the insured, and the insurer has informed the insured, in writing of his or her right to continue coverage with the insurer; or

(ii) The insured has agreed in writing to the cancellation based upon the termination of the agent.

The insurer must mail notice of cancellation not more than 120 days nor less than thirty (30) days prior to the effective date of such cancellation. The notice will state the reason for cancellation. If the insurer cancels for non-payment of premium, the insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

3. Non-Renewal by the Insurer

The insurer has the right to non-renew the named insured’s certificate of insurance effective on any certificate of insurance anniversary date. All notices of non-renewal must be mailed to the named insured at the last mailing address known to the insurer not more than 120 days nor less than thirty (30) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal. This notice shall be sent by certified mail or by first class mail, if the insurer has obtained from the post office a date stamped proof of mailing.
This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative _________________________________________________________

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

NEW MEXICO

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. **Cancellation by the Named Insured**

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. The effective date of cancellation can not be sooner than 10 days after the Insurer receive the request. The Insurer must and will also notify the New Mexico Superintendent of Insurance of the Named Insured's request to cancel his or her Certificate of Insurance. If the Named Insured's Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. **Cancellation by the Insurer**

   The Insurer has the right to cancel the Named Insured's Certificate of Insurance by mailing notice of cancellation, by Certified Mail, at least ninety (90) days prior to the effective date of such cancellation. the Insurer must and will also notify the New Mexico Superintendent of Insurance. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. In cases of non-payment of premium, such notice will be done immediately upon Certificate of Insurance termination. In all other cases, the notice will be sent with the same 90-day notice.

3. **Non-Renewal by the Insurer**

   The Insurer have the right to non-renew the Named Insured's Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, by Certified Mail, at least ninety (90) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal. Notice will also be sent, by Certified Mail, to the New Mexico Superintendent of Insurance.

4. **Renewal**

   The Insurer will provide 30 days advanced written notice if the Insurer is renewing the Named Insured's Certificate of Insurance with any limitation, restriction in coverage, or change in deductible.

This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

NEVADA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Named Insured's Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty-nine (69) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation.

After the Named Insured’s Certificate of Insurance has been in effect for seventy (70) days or more, it may be canceled only for one of the following reasons:

a. Nonpayment;
b. Misrepresentation;
c. Violation of coverage conditions;
d. Conviction arising out of acts increasing hazard Insured against;
e. A material change in nature of extent of risk;
f. A determination by the Commissioner that continuation would jeopardize solvency or be hazardous to interests of Insureds.
g. Determination by the commissioner that continuation of Certificate of Insurance would violate the law.

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative __________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
NEW YORK AMENDATORY ENDORSEMENT
Applicable to Policy Form GSL-11314 XX

This endorsement forms a part of Policy Number _____________ issued to the Policyholder by the Insurer. In consideration of the premium charged, it is hereby understood and agreed that solely with respect to those Agents, General Agents, Registered Representatives and Insureds under this Policy, who are residents of or practice in New York State, the Policy is amended as follows:

1. The Notice and introductory paragraph on page 1 is deleted in its entirety and replaced as follows:

NOTICE: THIS IS A CLAIMS MADE POLICY AND, SUBJECT TO ITS PROVISIONS, APPLIES ONLY TO ANY CLAIM FIRST MADE AGAINST AN INSURED/POLICYHOLDER AND REPORTED TO THE INSURER DURING THE COVERAGE RELATIONSHIP OR ANY EXTENDED REPORTING PERIOD.

DEFENSE COSTS REDUCE THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE RETENTION. THIS COULD RESULT IN THE LIMIT OF LIABILITY BECOMING COMPLETELY EXHAUSTED BY THE PAYMENT OF DEFENSE COSTS, IN WHICH CASE, NO FURTHER COVERAGE IS PROVIDED BY THIS POLICY. PLEASE REVIEW THE POLICY CAREFULLY AND DISCUSS THE COVERAGE WITH YOUR INSURANCE AGENT OR BROKER.

2. The introductory paragraph on page 1 of the Policy is deleted in its entirety and replaced as follows:

The Insurer, the Policyholder and the Insureds agree as follows, in consideration of the payment of the premium and in reliance upon all statements made in the Application furnished to the Insurer designated in the Policyholder's Declarations and the Insured's Certificate of Insurance, a stock insurance corporation, hereafter called the "Insurer".

3. Section I. INSURING AGREEMENT, PROFESSIONAL LIABILITY subpart 5. is deleted in its entirety and replaced with the following:

5. there is no other policy, whether primary contributory, excess contingent or otherwise, which provides insurance to any Insured for a Claim for a Wrongful Act solely in rendering or failing to render Professional Services by such Insured while affiliated with an entity other than the Policyholder.

4. Section II. DEFENSE, Paragraph A.1. is deleted in its entirety and replaced as follows:

A. Defense of Claims
   1. If a Claim is made against the Insured within the United States of America, its territories or possessions or Canada, the Insurer shall have the right and duty to defend such Claim, even if any of the allegations of the Claim are groundless, false or fraudulent.

   The Insurer shall have the right to appoint counsel and to make such investigation and defense of a Claim as it deems necessary. The Insureds or Policyholder, as applicable, shall have the option to:
   a. select the defense attorney or to consent to the Insurer’s choice of defense attorney, which consent shall not be unreasonably withheld;
   b. participate in, and assist in the direction of, the defense of any Claim; and
   c. consent to a settlement, which consent shall not be unreasonably withheld.

   Subject to paragraph 2. below, the Insurer’s obligation to defend any Claim or pay any Loss, shall be completely fulfilled and extinguished if the limit of liability has been exhausted by payment of Loss.
For any Claim made against the Insured outside of the United States of America, its territories or possessions or Canada, the Insurer shall have the right and duty to defend such Claim, even if any of the allegations of the Claim are groundless, false or fraudulent. Provided however, if the Insurer is prevented by law or lacks expertise in carrying out the defense and supplementary provisions, the Insurer shall instead reimburse Defense Costs incurred by the Insured in defending such Claims. In connection with such Claims, the Insured shall obtain the Insurer’s consent to the selection of counsel, including counsel rates, and ensure that counsel complies with CNA’s Defense Counsel Guidelines. CNA shall have the right, but not the duty, to associate with the Insured in the defense of any such Claim.

2. Limitation on the Insurer’s Duty to Defend

If the Insurer concludes that the Limit of Liability applicable to a Claim may become exhausted prior to the conclusion of any Claim, the Insurer will notify the Insureds, in writing, to that effect.

When the Limit of Liability applicable to a Claim has actually been exhausted prior to the conclusion of the Claim, the Insurer will notify the Insured, in writing, as soon as practicable, that such limit has been exhausted and that the Insurer’s duty to defend such Claim and any other Claim has ended.

The Insurer will initiate, and cooperate in, the transfer of control to the Insured, of any Claims which were subject to that Limit of Liability and which were reported to the Insurer prior to the exhaustion of such limit. The Insured must cooperate in the transfer of control of such Claims.

The Insurer agrees to take the necessary steps as the Insurer deems appropriate to avoid a default in, or continue the defense of, such Claims until such transfer has been completed, provided that the Insureds are cooperating in completing such transfer.

The Insured must reimburse the Insurer for expenses the Insurer incurs in taking those steps the Insurer deems appropriate to avoid a default in, or continuing the defense of, any Claim.

The Insurer will not take any action with respect to any Claim that would have been subject to such Limit of Liability, had it not been exhausted, if the Claim is reported to the Insurer after that limit has been exhausted.

The exhaustion of any limit by payment of any Claim, and the resulting end of the Insurer’s duty to defend, will not be affected by the Insurer’s failure to comply with any of the terms and conditions of this provision.

5. Section III. DEFINITIONS are amended as follows:

A. The following new definitions are added:

- **Coverage Relationship** means that period of time between the effective date of the first claims-made Certificate of Insurance issued by the Insurer to the Insured and the cancellation or nonrenewal of the last consecutive claims-made Certificate of Insurance issued by the Insurer to the Insured, where there has been no gap in coverage, but does not include any period covered by **Extended Reporting Period**.

- **Extended Reporting Period** means the period of time after the Coverage Relationship for reporting Claims due to a Wrongful Act. The Wrongful Act must happen on or after the Prior Acts Date and before the end of the Coverage Relationship.

- **Termination of Coverage** means, whether made by the Insurer or the Insured at any time:
  1. Cancellation or nonrenewal of the Named Insured’s Certificate of Insurance; or
  2. Decrease in limits, reduction of coverage, increased deductible or self-insured retention, new exclusion, or any other change in coverage less favorable to the Insured.
B. The definitions of **Policyholder** and **Pollutants** are each deleted in its entirety and replaced as follows:

**Policyholder** means the person or organization named in Item 1.(a) of the Policyholder’s Declarations.

**Pollutants** means, without limitation, any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste (including materials to be recycled, reconditioned or reclaimed).

C. The definition of **Insured** is amended to add the following new language at the end:

**Insured** shall not include the **Policyholder**.

D. The definition of **Domestic Partner** is deleted in its entirety.

E. The first paragraph of the definition of **Loss** is deleted in its entirety and replaced as follows:

**Loss** means monetary settlements or monetary judgments (including any award of pre-judgment interest) and **Defense Costs** for which the **Insured** is legally obligated to pay on account of a covered **Claim**.

F. The definition of **Administration of Employee Benefit Plans** is deleted in its entirety and replaced as follows:

**Administration of Employee Benefit Plans** means consultation, other than legal advice, with participants in an employee benefit plan in order to explain the provisions of such plan and handling day-to-day ministerial functions required by such plan, including without limitation enrollment, record keeping and filing reports with government agencies. **Administration of Employee Benefit Plans** also includes third party claims administration.

6. Section IV. EXTENDED REPORTING PERIOD is deleted in its entirety and replaced as follows:

A. The provisions of the **Extended Reporting Period** coverage will not apply, except for the one year automatic **Extended Reporting Period** if the **Coverage Relationship** has been less than one year and the **Certificate of Insurance** was terminated for nonpayment of premium or fraud.

B. In the event of **Termination of Coverage** a one year automatic **Extended Reporting Period**, extension will be granted to the **Insured**, at no additional charge, only with respect to **Claims** made against the **Insured** and reported to the Insurer during such extension by reason of any **Wrongful Act** committed before the **Termination of Coverage**. The automatic **Extended Reporting Period** does not create any separate or additional Limit of Liability.

C. Within thirty days of **Termination of Coverage**, the Insurer will notify the **Named Insured**, in writing, of the automatic one year **Extended Reporting Period**. The Insurer will also notify the **Named Insured** of the availability of, the premium for, and the importance of purchasing an additional **Extended Reporting Period**. The additional **Extended Reporting Period** described herein shall be three years, inclusive of the one year period specified in paragraph B. above and the premium shall be computed in accordance with the rates in effect when the **Certificate of Insurance** was last issued or renewed. The premium to be charged for the additional **Extended Reporting Period** coverage shall be based upon the rates for such coverage in effect on the date this **Certificate of Insurance** was issued or last renewed and shall be for three years at 175% of such premium.

D. The **Named Insured** shall have the greater of 60 days from the effective date of **Termination of Coverage** or 30 days from the date of mailing or delivery of the advice of the availability to purchase the additional **Extended Reporting Period** coverage, to submit written acceptance of the additional
Extended Reporting Period coverage. The premium for such additional Extended Reporting Period must be paid promptly when due. The premium shall be fully earned at the inception of this endorsement.

E. If the Named Insured has been placed in receivership, liquidation or bankruptcy or permanently ceases operations, then any one qualifying as an Insured has the right to an Extended Reporting Period issued in the name of the Named Insured for the benefit of all Insureds. The request for such Extended Reporting Period coverage must be made within 120 days of the Termination of Coverage.

F. Upon termination of this Certificate of Insurance:
   i. any return premium due the Named Insured shall be credited toward the premium for the additional Extended Reporting Period coverage if the Named Insured elects such coverage.
   ii. where premium is due to the Insurer for coverage during the Coverage Relationship, any monies received by the Insurer from the Named Insured as payment for the Extended Reporting Period coverage shall first be applied to such premium owing for this Certificate of Insurance.

G. In order to purchase the Extended Reporting Period, the total premium for the Named Insured’s Certificate of Insurance must have been paid.

H. If the Extended Reporting Period is purchased, the entire premium shall be deemed earned at its commencement without any obligation by the Insurer to return any portion thereof.

I. Limits of Liability for such additional Extended Reporting Period shall be:
   i. at least equal to 100 percent of the Certificate of Insurance’s applicable annual aggregate limit where a Coverage Relationship has continued for three years or more; or
   ii. if the Coverage Relationship has continued for less than three years, the Limit of Liability shall be at least equal to the greater of:
      a. the amount of coverage remaining in such Certificate of Insurance’s applicable annual aggregate Limit of Liability, or
      b. 50 percent of such Certificate of Insurance’s annual aggregate Limit of Liability.

7. Section V. ESTATES, LEGAL REPRESENTATIVES AND SPOUSES is deleted in its entirety and replaced as follows:

V. ESTATES, LEGAL REPRESENTATIVES AND SPOUSES

The estates, heirs, legal representatives, assigns or spouses of Insureds, shall be considered Insureds under this Policy; provided however, that coverage is afforded to such estates, heirs, legal representatives, assigns or spouses only for a Claim arising solely out of their status as such and, in the case of a spouse, where such Claim seeks damages from marital community property, jointly-held property or property transferred from the Insured to the spouse. No coverage is provided for any Wrongful Act of an estate, heir, legal representative, assign or spouse. All terms and conditions of this Policy, including without limitation the Retention applicable to Loss incurred by the Insured shall also apply to Loss incurred by such estates, heirs, legal representatives, assigns or spouses.

8. Section VI. LIMIT OF LIABILITY, RETENTION AND ALLOCATION is deleted in its entirety and replaced as follows:

VI. LIMIT OF LIABILITY AND RETENTION

A. Professional Liability Insuring Agreement.

If a Limit of Liability is set forth in the Insured’s Certificate of Insurance for the applicable Insured under the Professional Liability Insuring Agreement the Limit of Liability set forth in each Certificate of Insurance shall apply as follows:
1. Each Claim

Subject to paragraph 2. below, the Limit of Liability of the Insurer for Loss for each Claim first made against an Insured and reported to the Insurer during the Certificate Period or Extended Reporting Period shall not exceed the amount stated in such Insured's Certificate of Insurance for each Claim.

2. Aggregate

The Limit of Liability of the Insurer for Loss for all Claims first made against an Insured and reported to the Insurer during the Certificate Period or any Extended Reporting Period shall not exceed the amount stated in the Insured's Certificate of Insurance for all Claims in the Aggregate.

If the Limits of Liability for the Professional Liability Insuring Agreement, as set forth in the Insured's Certificate of Insurance includes more than one option, only one Limit of Liability option shall be available to each Insured and such option shall be the option identified in the written records of the Policyholder, subject to the maximum aggregate Limit of Liability as set for in this Section VI.

B. Exhaustion of Limit of Liability

The Insurer’s obligations under this Policy shall be deemed completely fulfilled and extinguished if the applicable Limit of Liability is exhausted by payment of Loss.

C. Retention

Subject to the applicable Limit of Liability, the Insurer shall pay all covered Loss excess of the applicable Retention, if any, set forth in the Insured's Certificate of Insurance. The Retentions shall apply separately to each Insured as follows:

A single and separate Retention shall apply to all Loss resulting from each Claim. If more than one Retention is applicable to a single Claim, the maximum aggregate Retention for such Claim shall be the largest of such Retentions.

If the Insurer, in the exercise of its discretion and without any obligation to do so, pays any amount within the amount of the applicable Retention, the Insured shall be liable to the Insurer for any and all such amounts and, upon demand, shall pay such amounts to the Insurer.

D. Interrelated Wrongful Acts

More than one Claim involving the same Wrongful Act or Interrelated Wrongful Acts shall be considered as one Claim which shall be deemed to have been made on the earlier of:

1. the date on which the earliest such Claim was first made; or
2. the first date valid notice was given by an Insured and received by the Insurer under this Policy of any Wrongful Act or under any prior policy of any Wrongful Act or any fact, circumstance, situation, event or transaction which underlies any such Claim.

9. Section VII. NOTICE is amended as follows:

A. Paragraph A is deleted in its entirety and replaced as follows:

If a Claim is made against any Insured, the Insured shall give written notice to the Insurer or any of the Insurer's licensed agents, of such a Claim as soon as practicable during the Coverage Relationship or
any **Extended Reporting Period** and forward to the Insurer every demand, notice, summons or other process received. The limits of insurance for the **Certificate Period** in effect on the date the **Claim** is reported to the Insurer shall apply.

In no event, however, shall the Insurer be responsible to pay any **Loss** in connection with any default judgment entered against an **Insured** prior to notice to the Insurer or as a result of untimely notice to the Insurer nor shall the Insurer be responsible to pay any **Loss** in connection with any **Claim** in which the Insurer's interests have been prejudiced because of the **Insured’s** failure to supply timely notice to the Insurer.

Failure to give any notice required to be given by this Policy within the time prescribed herein shall not invalidate coverage of any **Claim**, unless the failure to provide timely notice has prejudiced the Insurer or unless the notice is provided after the expiration of the policy period, any renewal policy period and any extended reporting period. However, failure to give any notice required to be given by this Policy within the time prescribed therein shall not invalidate any **Claim** made by the **Insured**, by an injured person or by any other claimant if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible thereafter.

Notwithstanding any provision in this Policy to the contrary, with respect to any **Claim** alleging death or personal injury, if the Insurer disclaims liability or denies coverage based upon the failure to provide timely notice, then the injured person, someone acting for the injured person or other claimant may bring an action against the Insurer, provided the sole question is whether such disclaimer or denial is based on the failure to provide timely notice.

However, the injured person, someone acting for the injured person or other claimant may not bring an action if within 60 days after the Insurer denies coverage, or does not admit liability, the Insurer or any **Insured** under the policy:

(a) brings an action to declare the rights of the parties under the policy; and

(b) names the injured person, someone acting for the injured person or other claimant as a party to the action.

B. The first sentence of paragraph B up to the colon is deleted in its entirety and replaced as follows:

If, during the **Insured's Certificate Period**, or the **Extended Reporting Period**, if applicable, an **Insured** first becomes aware of any **Wrongful Act** which may reasonably give rise to a future **Claim** and during such period give written notice to the Insurer or any of the Insurer’s licensed agents, of:

C. Paragraph D is deleted in its entirety and replaced as follows:

The **Insureds** shall give written notice under this Policy to the Insurer or any of the Insurer's licensed agents as specified in the **Certificate of Insurance**, which shall be effective upon receipt. Failure to give any notice required to be given by paragraphs A, B and C above, within the time prescribed therein shall not invalidate any **Claim** made by the **Insured** or by any other claimant if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

D. Paragraph E is deleted in its entirety and replaced as follows:

The **Insureds** shall furnish the Insurer with copies of reports, investigations, pleadings, and all related papers and such other information, assistance and cooperation as the Insurer may reasonably request. The **Insureds** agree to cooperate with the Insurer, and provide all assistance and information reasonably requested by the Insurer. When requested by the Insurer, the **Insureds** shall submit to examination by a representative of the Insurer, under oath if required, and shall attend hearings, depositions, and trials and shall assist in the conduct of **Claims**.
10. A new section is added as follows:

CANCELLATION/NONRENEWAL/CONDITIONAL RENEWAL OF CERTIFICATE OF INSURANCE

A. Cancellation of this Certificate of Insurance

1. This Certificate of Insurance may be canceled by the Named Insured by surrendering it to the Insurer or any of our authorized agents. The Named Insured may also cancel his or her Certificate of Insurance by written notice to the Insurer or our licensed agent, stating at what future date cancellation is to be effective.

2. If this Certificate of Insurance has been in effect for sixty (60) days or less, this Certificate of Insurance may be canceled by the Insurer by mailing or delivering to the Named Insured written notice stating the reason for cancellation at the mailing address shown on this Certificate of Insurance, and to the Named Insured's authorized agent or broker and to the Policyholder at least:

a. twenty (20) days before the effective date of cancellation if this Certificate of Insurance is canceled for any reason not included in paragraph (b) below.
b. fifteen (15) days before the effective date of cancellation if this Certificate of Insurance is canceled for any of the following reasons:
   i. nonpayment of premium provided; however, a notice of cancellation on this ground shall inform the Named Insured of the amount due;
   ii. conviction of a crime arising out of acts increasing the hazard insured against;
   iii. discovery of fraud or material misrepresentation in the obtaining of this Certificate of Insurance or in the presentation of a Claim;
   iv. after issuance of this Certificate of Insurance or after the last renewal date, discovery of an act or omission, or a violation of any policy condition, that substantially and materially increases the hazard insured against, and which occurred subsequent to inception of the current Certificate Period;
   v. material change in the nature or extent of the risk, occurring after issuance or last annual renewal anniversary date of this Certificate of Insurance, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time this Certificate of Insurance was issued or last renewed;
   vi. a determination by the New York State Superintendent of Insurance that continuation of the Insurer’s present premium volume would jeopardize the Insurer’s solvency or be hazardous to the interest of the Insurer’s policyholders, creditors or the public;
   vii. a determination by such Superintendent that the continuation of this Certificate of Insurance would violate, or would place the Insurer in violation of, any provision of the New York Insurance Code; or
   viii. revocation or suspension of the Named Insured's license to provide Professional Services.

3. If this Certificate of Insurance has been in effect for more than sixty (60) days, or if this Certificate of Insurance is a renewal or continuation of a Certificate of Insurance issued by the Insurer, this Certificate of Insurance may be canceled by the Insurer only for any of the reasons listed in paragraph A.2.b. above provided a written notice stating the reason for cancellation is mailed or delivered to the Named Insured at the address shown in this Certificate of Insurance, and his or her authorized agent or broker and to the Policyholder at least fifteen (15) days before the effective date of cancellation.

4. Notice of cancellation will state the effective date of cancellation. The Certificate Period will end on this date. If notice is mailed, proof of mailing will be sufficient proof of notice.
5. If the Named Insured cancels, earned premium will be computed in accordance with the customary short rate table and procedure. If the Insurer cancels, earned premium shall be computed pro rata. However, when the premium is advanced under a premium finance agreement, the cancellation refund will be pro rata. Under such financed policies, the Insurer will be entitled to retain a minimum earned premium of 10% of the total policy premium or $60, whichever is greater. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

6. If one of the reasons for cancellation set forth in Paragraph A.2.b. exists, the Insurer may cancel this entire Certificate of Insurance, even if the reason for cancellation pertains only to a new coverage or endorsement initially effective subsequent to the original issuance of this Certificate of Insurance.

B. Nonrenewal / Conditional Renewal of this Certificate of Insurance

1. If the Insurer elects not to renew this Certificate of Insurance, the Insurer shall send notice as provided in paragraph 3. below along with the reason for nonrenewal.

2. If the Insurer conditions renewal of this Certificate of Insurance upon:
   a. Change of limits;
   b. Change in type of coverage;
   c. Reduction of coverage;
   d. Increased deductible;
   e. Addition of exclusion;
   f. Increased premiums in excess of 10%, exclusive of any premium increased due to and commensurate with insured value added or increased exposure units; or as a result of experience rating, loss rating, retrospective rating or audit; the Insurer shall send notice as provided in paragraph 3.b. below.

   The Insurer shall send notice as provided in paragraph 3.

3. Notice of nonrenewal and conditional renewal will be provided as follows:
   a. If the Insurer decides not to renew this Certificate of Insurance or to conditionally renew this Certificate of Insurance as provided in paragraphs 1. and 2. above, the Insurer shall mail or deliver written notice to the Named Insured at least sixty (60) but not more than one hundred twenty (120) days before:
      i. the expiration date; or
      ii. the anniversary date if this is a continuous Certificate of Insurance.
   b. Notice will be mailed or delivered to the Named Insured at the address shown in this Certificate of Insurance and his or her authorized agent or broker and to the Policyholder. The notice will include the specific reason or reasons for nonrenewal or conditional renewal. If notice is mailed, proof of mailing will be sufficient proof of notice.
   c. The Insurer will not send the Named Insured notice of non-renewal or conditional renewal if the Named Insured or his or her authorized agent or broker or another insurer of the Named Insured mails or delivers notice that this Certificate of Insurance has been replaced or is no longer desired.

4. If the Insurer violates any of the provisions of the paragraphs above by sending the Named Insured an incomplete or late notice of conditional renewal or notice of nonrenewal:
   a. Coverage will remain in effect at the same terms and conditions of this Certificate of Insurance at the lower of the current rates or the prior Certificate Period's rates until sixty (60) days after such notice is mailed or delivered, unless the Named Insured, during this sixty (60) day period, has replaced the coverage or elects to cancel.
b. On or after the expiration date of this Certificate of Insurance, coverage will remain in effect at the same terms and conditions of this Certificate of Insurance for another Certificate Period at the lower of the current rates or the prior Certificate Period's rates, unless the Named Insured, during this Certificate Period, has replaced the coverage or elects to cancel.

11. Section IX. OTHER INSURANCE is deleted in its entirety and replaced as follows:

IX. OTHER INSURANCE

If any Loss resulting from any Claim is insured under any other policies, this Policy shall apply only to the extent the Loss exceeds the amount paid under such other valid and collectible insurance whether such other valid and collectible insurance is stated to be primary, contributory, excess, contingent or otherwise, unless such other valid and collectible insurance is written only as specific excess insurance over this Policy.

12. Section XVI. EXCLUSIONS is amended as follows:

A. Paragraph A. Prior Litigation is amended to add the words “or Policyholder” after the first use of the word “Insured.”

B. Paragraph N. Nuclear/Pollution is amended as follows:

1. The title is changed from “Nuclear/Pollution” to “Pollution.”

2. The phrase “nuclear reaction, radiation or contamination,” is removed from the exclusion.

C. Exclusion I. Insolvency, is deleted in its entirety and replaced as follows:

I. Insolvency

based upon, arising out of, due to or involving directly or indirectly the insolvency, receivership, liquidation or inability to pay, of any insurance carrier, broker/dealer, trust or investment vehicle in which the Insured has placed or obtained coverage for a client or an account.

However, this exclusion does not apply:

a. to any Claim arising from the Insured’s placement of coverage with an admitted Insurer with an A.M. Best rating of “A-” or better rating at the time the Insured initially placed the risk with such Insurer; or

b. to any entity described above, if the entity was authorized or operated by a government body or bodies pursuant to statute or regulation, including assigned risk plans, joint underwriting associations, pools, FAIR Plans, or other residual market mechanisms, but only with respect to such entity in its capacity or operation in such programs.

D. Exclusion R. Investment Banking Activities, is deleted in its entirety and replaced as follows:

R. Investment Banking Activities

based upon, directly or indirectly arising out of, or in any way involving any actual or alleged underwriting; syndicating; or investment banking work; or associated counseling or investment activities which includes any aspect of any actual, attempted or threatened mergers, acquisitions, divestitures, tender offers, proxy contests, leveraged buy-outs, going private transactions, reorganizations, capital restructuring, recapitalization, spin-offs, primary or secondary offerings of securities (regardless of whether the offering is a public offering or a Private Placement); other
efforts to raise or furnish capital or financing for any enterprise or entity or any disclosure requirements in connection with any of the foregoing; provided, however, that this exclusion shall not apply to Claims arising from sales by an Insured of securities in connection with an offering thereof where such Claims relate solely to conduct by the Insured detrimentally relied upon by particular clients of the Insured Broker/Dealer and do not arise from facts or circumstances affecting the offering generally such as actual or alleged misrepresentations or omissions in the formal written offering materials, including registration statements, offering memoranda and circulars;

E. Exclusion U. Wrongful Employment Practices, is deleted in its entirety and replaced as follows:

U. Wrongful Employment Practices

based upon, directly or indirectly arising out of, or in any way involving employment practices which includes discrimination or termination of employment;

13. Section XII. NO ACTION AGAINST INSURER is deleted in its entirety and replaced with the following:

No action shall be taken against the Insurer unless, as a condition precedent thereto, the Insured shall have fully complied with all terms of this Policy, nor until the amount of the Insured’s obligation to pay shall have been finally determined either by judgment against the Insured or by written agreement of the Insured, the claimant and the Insurer. Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this Policy to the extent of the insurance afforded by this Policy. Nothing contained in this Policy shall give any person or organization any right to join the Insurer in any action against the Insured to determine the Insured’s liability, nor shall the Insurer be impleaded by the Insured or their legal representative in any such Claim.

14. The following new section is added to the Policy:

BANKRUPTCY

Bankruptcy or insolvency of any Insured or of the Insured’s estate will not relieve the Insurer of its obligations under this Policy.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the Policy remain unchanged.

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.
CANCELLATION AND NON-RENEWAL ENDORSEMENT

OHIO

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured's Certificate of Insurance at any time and for any reason. Within the first ninety (90) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation.

After the Named Insured's Certificate of Insurance has been in effect for ninety (90) days or more, it may be canceled for one of the following reasons:

a. Nonpayment;

b. Certificate of Insurance obtained through material misrepresentation;

c. Any Insured violated the terms and conditions of the coverage;

d. The risk originally accepted has measurably increased;

e. Loss of reinsurance;

f. Determination by the Superintendent that continuation of the Certificate of Insurance could place Insured in violation of law;

g. Failure of Insured to correct material violation of safety codes.

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall state the reason for cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective of any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Insured at the last mailing address known to the Insurer, at least thirty (30) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.
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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

OKLAHOMA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Named Insured’s Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

After the Named Insured’s Certificate of Insurance has been in effect more than 45 “Business Days” it may only be canceled for one of the following reasons:

a. Nonpayment of premium;
b. Discovery of fraud or material misrepresentation in the procurement of the insurance or with respect to any claims submitted thereunder;
c. Discovery of willful or reckless acts or omissions on the part of any Insured which increase any hazard insured against;
d. The occurrence of a change in the risk which substantially increases any hazard insured against after insurance against after insurance coverage has been issued or renewed;
e. A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
f. A determination of the Commissioner that the continuation of the Certificate of Insurance would place the insured in violation of the insurance laws of this state;
g. Conviction of the Insured of a crime having as one of its necessary elements an act increasing any hazards insured against; or
h. Loss of or substantial changes in applicable reinsurance.

The Insurer will mail thirty (30) days advanced notice of cancellation prior to the effective date of such cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the address shown on the Certificate of Insurance, at least sixty (60) days prior to the expiration date and shall provide a specific explanation of the reason(s) for non-renewal. If notice is given by mail, said notice shall be deemed to have been given on the day that said notice is mailed. If the notice is mailed less than sixty (60) days before the expiration, coverage shall remain in effect until sixty (60) days after notice is mailed. Earned premium for any period of coverage that extends beyond the expiration date shall be considered pro rata based upon the previous year’s rate. The transfer of a Certificate of Insurance holder between companies within the same insurance group is not a refusal to renew. In addition, changing deductibles, changes in premium, changes in the amount of insurance, or reductions in Certificate of Insurance limits or coverage are not refusals to renew.

4. Other Cancellation/Nonrenewal Provisions

If the Insurer offer to renew the Insured’s coverage under the Certificate of Insurance at less favorable terms as to the dollar amount of coverage, deductibles, higher rates or rating plans, reduction in limits or coverage, such
less favorable terms will take effect on the renewal date if the Insurer has notified the Named Insured at least 45 days prior to the expiration date of the Certificate of insurance.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT
THE LIFE AGENT PROFESSIONAL LIABILITY MASTER POLICY
OREGON

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   The Insurer has the right to cancel the Named Insured's Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   After the Named Insured's Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:
   a. Nonpayment;
   b. Fraud or material misrepresentation;
   c. Substantial risk increase;
   d. Failure to comply with reasonable loss control recommendations;
   e. Breach of contractual duties, conditions or warranties;
   f. Loss or decrease in reinsurance covering the risk;
   g. Where the Director has determined that a continuation of a line of Insurance or class of business to which the policy belongs will jeopardize a company’s solvency or place it in violation of Oregon law;
   h. Any other reason approved by the director by rule.

   The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least thirty (30) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

   This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Named Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Named Insured's coverage under the policy remain unchanged.
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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

THE LIFE AGENT PROFESSIONAL LIABILITY MASTER POLICY

PENNSYLVANIA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the insurer stating when thereafter the cancellation shall be effective.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first fifty-nine (59) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation.

After this Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:

   a. Nonpayment;
   b. Material misrepresentation or fraud which affects Insurability of risk;
   c. Violation of policy conditions;
   d. Insured has requested cancellation;
   e. Loss of or a substantial decrease in reinsurance Certified by the Commissioner.
   f. A condition, factor or loss experience material to Insurability has become known during the coverage period.
   g. Other reasons the Commissioner may approve.

The Insurer must mail notice of cancellation at least sixty (60) days prior to the effective date of such cancellation.

If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least fifteen (15) days prior to the effective date of such cancellation.

3. If the Named Insured cancels, earned premium will be computed in accordance with the customary short rate table and procedures. If the Insurer cancels, earned premium shall be computed pro-rata.

4. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.
By Authorized Representative
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NONRENEWAL ENDORSEMENT
LIFE AGENT PROFESSIONAL LIABILITY MASTER POLICY
RHODE ISLAND

In consideration of the payment of the premium, notwithstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Non-renewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective.

2. Cancellation by the Insurer

the Insurer have the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation.

After the Named Insured’s Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:

a. Nonpayment;
b. Misrepresentation/Fraud;
c. Activities or omissions which increase hazard;
d. Change in risk which increases risk of loss;
e. Loss of Insurer’s reinsurance;
f. Jeopardy of solvency or violation of state laws;
g. Incendiarism;
h. Violation of breach of policy terms or conditions;
i. Constructive or Total Loss of the Named Insured property;
j. Other reasons approved by the Commissioner

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

3. If the Named Insured cancels, earned premium will be computed in accordance with the customary short rate table and procedures. If the Insurer cancels, earned premium shall be computed pro-rata.

4. Non-Renewal by the Insurer

The Insurer have the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least thirty (30) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Policyholder’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Named Insured’s coverage under the policy remain unchanged.

All other terms and conditions of the Policy remain unchanged.

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Named Insured Name: © CNA All Rights Reserved.
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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ____________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT
LIFE AGENT PROFESSIONAL LIABILITY MASTER POLICY
SOUTH CAROLINA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first 120 days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If canceled for non-payment ten (10) days notice will be given.

After the Named Insured’s Certificate of Insurance has been in effect for 120 days or more, it may be canceled only for one of the following reasons:

a. Nonpayment;
b. Misrepresentation;
c. Violation or breach of coverage conditions;
d. Unforeseen change in risk assumed;
e. Loss of Insurer’s reinsurance or where continuation would threaten solvency or place Insurer in violation of the law.
f. Continuation of policy would jeopardize the Insurer’s solvency or place it in violation of the law.

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

3. If the Named Insured cancels, earned premium will be computed in accordance with the customary short rate table and procedures. If the Insurer cancels, earned premium shall be computed pro-rata.

4. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer and shall provide a specific explanation of the reason(s) for non-renewal. If notice is mailed, proof of mailing will be sufficient proof of notice. For any non-renewal effective between June 1st and October 31st notice must be given in the manner described above, not less than ninety (90) days prior to the effective date of such non-renewal. For any non-renewal effective between November 1st and May 31st notice must be giving in the manner described above, not than sixty (60) days prior to the effective date of such non-renewal.

The notice the cancellation or non-renewal will contain the following statement to inform the Named Insured of their right to request, in writing, a review by the Director of Insurance, the action of the insurer.

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IMPORTANT NOTICE:

Within thirty (30) days of receiving this notice, you or your attorney may request in writing that the Director of Insurance review this action to determine whether the Insurer has complied with South Carolina laws in canceling or non-renewing your Certificate of Insurance. If this insurer has failed to comply with the cancellation or non-renewal laws, the Director of Insurance may require that the Certificate of Insurance be reinstated. However, the Director is prohibited from making underwriting judgment. If the Insurer has complied with the cancellation or non-renewal laws, the Director does not have the authority to overturn this action.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

SOUTH DAKOTA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

After the Named Insured’s Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled for one of the following reasons:

   a. Nonpayment;
   b. Fraud or material misrepresentation on the application, certificate of Insurance obtained through fraud or material misrepresentation, or fraud or material misrepresentation in pursuit of a claim;
   c. Any Insured violated the terms and conditions of the coverage;
   d. Substantial increase in risk;
   e. Acts or omissions of Insured which increase hazards;
   f. Determination by the Commissioner of Insurance that continuation of the policy could place Insured in violation of South Dakota law or the laws of any other state or threaten the Insurer’s insolvency;
   g. Any other reasons that are approved by the Commissioner

The Insurer must mail notice of cancellation at least twenty (20) days prior to the effective date of such cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective of any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

All other terms and conditions of the Policy remain unchanged.

By Authorized Representative ____________________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NONRENEWAL ENDORSEMENT
LIFE AGENT PROFESSIONAL LIABILITY MASTER POLICY
TENNESSEE

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

After the Named Insured’s Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:

a. Nonpayment;
b. Misrepresentation or fraud;
c. Violation or breach of coverage under the Certificate of Insurance;
d. Conviction of the Named Insured of a crime that increases hazard Named Insured against;
e. Failure to comply with written loss control recommendations;
f. Material change in the risk;
g. Determination by the Commissioner that continuation of a policy would jeopardize a company’s solvency or place it in violation of the law.
h. Such other reasons approved by the commissioner.

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

3. If the Named Insured cancels, earned premium will be computed in accordance with the customary short rate table and procedures. If the Insurer cancels, earned premium shall be computed pro-rata.

4. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Named Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Named Insured’s coverage under the policy remain unchanged.

All other terms and conditions of the Policy remain unchanged.

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Page 1

Policy No:
Endorsement No:
Effective Date:

Named Insured Name:

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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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

TEXAS

In consideration of the payment of the premium, notwithstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured's Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

After the Named Insured's Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:

a. Nonpayment;
b. Fraud in obtaining coverage;
c. An increase in hazard within the Insured's control which would produce an increase in rate;
d. Loss of applicable reinsurance;
e. Insurer placed in supervision, conservatorship or receivership.

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew this Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least ninety (90) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ________________________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

After the Named Insured’s Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled for one of the following reasons:

a. Nonpayment;
b. Certificate of Insurance obtained through material misrepresentation;
c. Any Named Insured violated the terms and conditions of the coverage;
d. The risk originally accepted has measurably increased;
e. Substantial breaches of contractual duties, conditions, or warranties.

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall state the reason for cancellation.

3. If the Named Insured cancels, earned premium will be computed in accordance with the customary short rate table and procedures. If the Insurer cancels, earned premium shall be computed pro-rata.

4. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective of any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least thirty (30) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Named Insured’s coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

VIRGINIA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer may cancel any Named Insured's Certificate of Insurance subject to these cancellation requirements, regardless of the period of time in force, for any reason, except the prohibited reasons, subject to compliance with the notice requirements.

The Insurer must mail notice of cancellation at least forty-five (45) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least fifteen (15) days prior to the effective date of such cancellation.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective of any policy anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

4. Other Provisions

If the Insurer intends to renew the Named Insured's Certificate of Insurance with a reduction in coverage or rate increase of more than 25 percent, the Insurer must mail notice to the Named Insured at least forty-five (45) days prior to the effective date of such renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ______________________________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

VERMONT

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   The Insurer has the right to cancel the Named Insured's Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation.

   After this Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled for one of the following reasons:

   a. Nonpayment;
   b. Certificate of Insurance obtained through material misrepresentation;
   c. Any Insured violated the terms and conditions of the coverage under the Certificate of Insurance;
   d. The risk originally accepted has measurably increased;

   The Insurer must mail notice of cancellation at least forty-five (45) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least fifteen (15) days prior to the effective date of such cancellation. All notices shall state the reason for cancellation.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Certificate of Insurance effective of any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

WASHINGTON

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

If the Named Insured’s Certificate of Insurance is canceled the Insurer must mail notice of cancellation, accompanied by the actual reason therefore, at least forty-five (45) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

Like notice of cancellation must also be sent to each mortgagee, pledgee or other person shown by the Certificate of Insurance to have an interest in any loss which may occur thereunder.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective of any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

Whenever a notice of cancellation or non-renewal or an offer to renew is furnished to a Named Insured in accord with any provision of this chapter, a copy of such notice or offer shall be provided within five working days to the agent on the account or to the broker of record for the Named Insured. When possible, the copy to the agent or broker may be provided electronically.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

All other terms and conditions of the Policy remain unchanged.

By Authorized Representative __________________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)

GSL7805WA (10-08) Policy No: __________________________
Page 1 Endorsement No: __________________________
Insured Name: __________________________ Effective Date: __________________________
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CANCELLATION AND NON-RENEWAL ENDORSEMENT

WISCONSIN

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Named Insured's Certificate of Insurance is so canceled; earned premium shall be computed pro rata.

2. Cancellation by the Insurer

   The Insurer has the right to cancel the Named Insured's Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation.

   After the Named Insured's Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled for one of the following reasons:

   a. Non-payment;
   b. Certificate of Insurance obtained through material misrepresentation;
   c. Substantial change in risk;
   d. Breach of contractual duties, conditions or warranties;

   The Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall state the reason for cancellation.

3. Non-Renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured's Certificate of Insurance effective of any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured's Certificate of Insurance and amends the Insured's coverage under the Master Policy. It takes effect on the effective date of the Named Insured's Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured's coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
CANCELLATION AND NON-RENEWAL ENDORSEMENT

LIFE AGENT PROFESSIONAL LIABILITY MASTER POLICY

WEST VIRGINIA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

   The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective.

2. Cancellation by the Insurer

   The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least thirty (30) day prior to the effective date of such cancellation.

   The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall state the reason for cancellation.

3. If the Named Insured cancels, earned premium will be computed in accordance with the customary short rate table and procedures. If the Insurer cancels, earned premium shall be computed pro-rata.

4. Non-renewal by the Insurer

   The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective of any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least Sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reasons(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

All other terms and conditions of the Policy remain unchanged.
CANCELLATION AND NON-RENEWAL ENDORSEMENT

WYOMING

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation.

After the Named Insured’s Certificate of Insurance has been in effect for sixty (60) days or more, it may be canceled for one of the following reasons:

a. Nonpayment;
b. Certificate of Insurance obtained through material misrepresentation;
c. Any Insured violated the terms and conditions of the policy;
d. The risk originally accepted has measurably increased;

The Insurer must mail notice of cancellation at least forty-five (45) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. All notices shall state the reason for cancellation.

3. Non-Renewal by the Insurer

The Insurer have the right to non-renew this Certificate of Insurance effective of any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ______________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
1. In consideration of the premium paid, it is agreed that Section III. DEFINITIONS, is amended by the addition of the following new definition:

**Punitive damages** means damages that may be imposed to punish a wrongdoer and to deter others from similar conduct.

2. In consideration of the premium paid, it is agreed that Section IV. EXTENDED REPORTING PERIOD is deleted in its entirety and replaced with the following:

**IV. EXTENDED REPORTING PERIOD**

A. If during the Policy Period an Agent or General Agent or Registered Representative ceases their status as such with the Policyholder, such Agent or General Agent or Registered Representative shall have an automatic sixty (60) day Automatic Extended Reporting Period at no additional charge, beginning on his/her date of termination and terminating sixty (60) days thereafter, during which time coverage for such Agent or General Agent or Registered Representative shall continue in accordance with the terms and conditions of this Policy, but only with respect to Wrongful Acts (i) committed after the Prior Acts Date as defined in the Policy; (ii) committed before his/her termination date; and (iii) which are Wrongful Acts otherwise covered under the terms and conditions of this Policy.

This Automatic Extended Reporting Period shall terminate immediately upon the effective date of the Optional Extended Reporting Period.

B. Within 60 days after termination of his/her status as such with the Policyholder, such Agent or General Agent or Registered Representative shall have the right to purchase, upon payment of an additional rate (determined as a percentage of the expiring annual rate as specified below), an optional extension of this Policy for the period described below. The Optional Extended Reporting Period shall begin on his/her date of termination, during which coverage for such Agent or General Agent or Registered Representative, shall continue as an Insured under this Policy, but only with respect to Wrongful Acts (i) committed after the Prior Acts Date as defined in the Policy; (ii) committed before his/her termination date; and (iii) which are Wrongful Acts otherwise covered under the terms and conditions of this Policy.

<table>
<thead>
<tr>
<th>Optional Extended Reporting Period</th>
<th>Rate%</th>
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<tbody>
<tr>
<td>1 Year</td>
<td>100%</td>
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C. The Limit of Liability for all Claims reported during the Automatic Extended Reporting Period shall be part of and not in addition to the Limit of Liability set forth in the Declarations. The Limit of Liability for all Claims reported during the Optional Extended Reporting Period is the remainder of the Limit of Liability for the Policy Period or fifty percent (50%) of the expiring Policy Aggregate as stated in the Declarations, whichever is greater.

3. In consideration of the premium paid, it is agreed that Section VII. NOTICE, paragraph A. is amended by the following:

The reference to “30 days” is deleted and is replaced by “60 days”

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.
LIFE AGENT PROFESSIONAL LIABILITY POLICY

MASTER POLICY - AMENDATORY ENDORSEMENT - FLORIDA

1. In consideration of the premium paid, it is agreed that the following is added to this Policy:

   If Insured Persons have any questions regarding this Policy please call 1-312-822-5000 for assistance.

2. In consideration of the premium paid, it is agreed that the definition of Domestic Partner under Section III. DEFINITIONS is deleted in its entirety and replaced with the following:

   Domestic Partner means any person qualifying as such under any federal, state or local laws.

3. In consideration of the premium paid, it is agreed that the definition of Loss of Section III. DEFINITIONS is deleted and replaced as follows:

   However, Loss shall not include:

   A. any amount for which there is no legal recourse against the Insureds;
   B. costs incurred as a result of any injunctive relief;
   C. the return of commissions, fees or charges for services rendered by an Insured; or
   D. matters which are uninsurable under the law pursuant to which this Policy shall be construed.
   E. However, Loss shall include any taxes incurred by a third party and included in such third party's Claims against the Insured;

4. In consideration of the premium paid, it is agreed that the definition of Pollutants of Section III. DEFINITIONS is deleted in its entirety and replaced as follows:

   Pollutants means, any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals or waste (including materials to be recycled, reconditioned or reclaimed).

5. In consideration of the premium paid, it is agreed that paragraph 1. of Section XII. NO ACTION AGAINST INSURER is deleted and replaced as follows:

   1. No action shall be taken against the Insurer unless, as a condition precedent, there shall have been full compliance with all the provisions of this Policy. Such action must be taken within five (5) years.

6. In consideration of the premium paid, it is agreed that Section XVII. TRADE EMBARGOES AND SANCTIONS is deleted in its entirety and not replaced.

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.
In consideration of the premium paid, it is agreed that solely with respect to Agents or General Agents, Registered Representatives or Enrollers insured under this Policy, who are residents of or practice in the state of Maryland, the Policy is amended as follows:

1. Section II. DEFENSE item C. Arbitration is deleted in its entirety and not replaced.

2. In consideration of the premium paid, it is hereby understood and agreed that Section IV. EXTENDED REPORTING PERIOD is deleted in its entirety and replaced with the following:

   A. If during the Policy Period an Agent or General Agent, Registered Representative or Enroller ceases their status as such with the Policyholder, such Agent or General Agent, Registered Representative or Enroller shall have an automatic one year Automatic Extended Reporting Period at no additional charge, beginning on his /her date of termination and terminating 12 months thereafter, during which time coverage for such Agent, or General Agent, Registered Representative or Enroller shall continue in accordance with the terms and conditions of this Policy, but only with respect to Wrongful Acts (i) committed after the Prior Acts Date as defined in the Policy; (ii) committed before his/her termination date; and (iii) which are Wrongful Acts otherwise covered under the terms and conditions of this Policy.

   B. This Automatic Extended Reporting Period shall be void if an Optional Extended Reporting Period is subsequently purchased and the effective date of such Optional Extended Reporting Period shall be as of the date of termination of the Agent or General Agent, Registered Representative or Enroller.

   C. An Agent, General Agent, Registered Representative or Enroller shall not be entitled to such Automatic Extended Reporting Period if he or she, at the time any Claim is made, is enrolled in any broker, dealer, life agent, registered representative, registered investment adviser, financial planning or professional liability policy, other than this Policy, whether or not that policy actually affords coverage for the Claim in question.

   D. An Agent, General Agent or Registered Representative shall not be entitled to such Automatic Extended Reporting Period if the Insurer has cancelled such Agent’s, General Agent’s or Registered Representative’s Certificate of Insurance for non payment of premium when due.

Optional Extended Reporting Period  Rate%
2 Years  100%
3 Years  200%
5 Years  300%
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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ____________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
In consideration of the premium paid, it is agreed that solely with respect to Agents or General Agents, Registered Representatives or Enrollers insured under this Policy, who are residents of or practice in the state of Michigan, the Policy is amended as follows:

1. In consideration of the premium paid, it is hereby understood and agreed that Section IV. EXTENDED REPORTING PERIOD is deleted in its entirety and replaced with the following:

   A. If during the Policy Period an Agent or General Agent, Registered Representative or Enroller ceases their status as such with the Policyholder, such Agent or General Agent, Registered Representative or Enroller shall have an automatic one year Automatic Extended Reporting Period at no additional charge, beginning on his/her date of termination and terminating 12 months thereafter, during which time coverage for such Agent, or General Agent, Registered Representative or Enroller shall continue in accordance with the terms and conditions of this Policy, but only with respect to Wrongful Acts (i) committed after the Prior Acts Date as defined in the Policy; (ii) committed before his/her termination date; and (iii) which are Wrongful Acts otherwise covered under the terms and conditions of this Policy.

This Automatic Extended Reporting Period shall be void if an Optional Extended Reporting Period is subsequently purchased and the effective date of such Optional Extended Reporting Period shall be as of the date of termination of the Agent or General Agent, Registered Representative or Enroller.

   B. Within 30 days after termination of his/her status as such with the Policyholder, such Agent or General Agent, Registered Representative or Enroller shall have the right to purchase, upon payment of an additional rate (determined as a percentage of the expiring annual rate as specified below), an optional extension of this Policy for the period described below. The Optional Extended Reporting Period shall begin on his/her date of termination, during which coverage for such Agent or General Agent, Registered Representative or Enroller, shall continue as an Insured under this Policy, but only with respect to Wrongful Acts (i) committed after the Prior Acts Date as defined in the Policy; (ii) committed before his/her termination date; and (iii) which are Wrongful Acts otherwise covered under the terms and conditions of this Policy.

The Optional Extended Reporting Periods are as follows:

Optional Extended Reporting Period      Rate%
2 Years                                  100%
3 Years                                  200%
5 Years                                  300%

C. An Agent, General Agent, Registered Representative or Enroller shall not be entitled to such Automatic Extended Reporting Period if he or she, at the time any Claim is made, is enrolled in any broker, dealer, life agent, registered representative, registered investment adviser, financial planning or professional liability policy, other than this Policy, whether or not that policy actually affords coverage for the Claim in question.

D. An Agent, General Agent or Registered Representative shall not be entitled to such Automatic Extended Reporting Period if the Insurer has cancelled such Agent’s, General Agent’s or Registered Representative’s Certificate of Insurance for non payment of premium when due.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
DISCLOSURE STATEMENT – MISSOURI

On behalf of the Insureds, I hereby understand and acknowledge that as provided by the Certificate of Insurance: (1) Defense Costs are subject to the Retentions provided in the Certificate of Insurance and (2) Defense Costs, which are part of and not in addition to the Limit of Liability provided in the Certificate of Insurance, shall reduce the Limit of Liability and may exhaust it completely. Should that occur, the Insureds shall be liable for any further Loss including Defense Costs.

Authorized Officer of the Named Insured

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.
In consideration of the premium paid, it is agreed that the following new provision is added to the policy:

I. BANKRUPTCY

Bankruptcy or insolvency of any Insured shall not relieve the Insurer of any of its obligations hereunder.

II. In consideration of the premium paid, it is agreed that Section IV. EXTENDED REPORTING PERIOD is deleted in its entirety and replaced with the following:

A. If during the Policy Period an Agent or General Agent, Registered Representative or Enroller ceases their status as such with the Policyholder, such Agent or General Agent, Registered Representative or Enroller shall have an automatic one year Automatic Extended Reporting Period at no additional charge, beginning on his/her date of termination and terminating 12 months thereafter, during which time coverage for such Agent, or General Agent, Registered Representative or Enroller shall continue in accordance with the terms and conditions of this Policy, but only with respect to Wrongful Acts (i) committed after the Prior Acts Date as defined in the Policy; (ii) committed before his/her termination date; and (iii) which are Wrongful Acts otherwise covered under the terms and conditions of this Policy.

This Automatic Extended Reporting Period shall be void if an Optional Extended Reporting Period is subsequently purchased and the effective date of such Optional Extended Reporting Period shall be as of the date of termination of the Agent or General Agent, Registered Representative or Enroller.

B. Within 30 days after termination of his/her status as such with the Policyholder, such Agent or General Agent, Registered Representative or Enroller shall have the right to purchase, upon payment of an additional rate (determined as a percentage of the expiring annual rate as specified below), an optional extension of this Policy for the period described below. The Optional Extended Reporting Period shall begin on his/her date of termination, during which coverage for such Agent or General Agent, Registered Representative or Enroller, shall continue as an Insured under this Policy, but only with respect to Wrongful Acts (i) committed after the Prior Acts Date as defined in the Policy; (ii) committed before his/her termination date; and (iii) which are Wrongful Acts otherwise covered under the terms and conditions of this Policy.

Optional Extended Reporting Period | Rate%
--- | ---
2 Years | 100%
3 Years | 200%
5 Years | 300%

C. The Limit of Liability for all Claims reported during the Automatic Extended Reporting Period shall be part of and not in addition to the limits of liability set forth in the Declarations. The Limit of Liability for all Claims reported during the Optional Extended Reporting Period shall be reinstated to one hundred (100%) of the expiring Policy Aggregate as stated in the Declarations.

D. An Agent, General Agent, Registered Representative or Enroller shall not be entitled to the Automatic Extended Reporting Period if he or she, at the time any Claim is made, is enrolled in any broker, dealer, life agent, registered representative, registered investment adviser, financial planning or professional liability policy, other than this Policy, whether or not that policy actually affords coverage for the Claim in question.
E. The **Insured** shall not be entitled to such Extended Reporting Period including the one year Automatic Extended Reporting if the **Policyholder** terminates its relationship with the **Insured** for non payment of premium.

F. Within forty-five (45) days after the mailing or delivery of the written request of the **Insured** for the Extended Reporting Period, the Insurer shall mail or deliver the following loss information covering a three-year period:

   i. Aggregate information on total closed claims, including date and description of occurrence, and any paid losses;
   
   ii. Aggregate information on total open claims, including date and description of occurrence, and amounts of any payments;
   
   iii. Information on notice of any occurrence, including date and description of occurrence

III. In consideration of the premium paid, it is agreed that Section XI. **CHANGES** is deleted in its entirety and replaced with the following:

   The provisions of this Policy shall be waived, changed or modified except by endorsement issued to form a part of this Policy.

All other terms and conditions of the Policy remain unchanged.

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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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative __________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
AMENDATORY ENDORSEMENT - NEVADA

In consideration of the premium paid, it is agreed that the following new provision is added to the policy:

1. **BANKRUPTCY**

   Bankruptcy or insolvency of any Insured shall not relieve the Insurer of any of its obligations hereunder.

2. In consideration of the premium paid, it is agreed that Section XI. **CHANGES** is deleted in its entirety and replaced with the following:

   The provisions of this Policy shall not be waived, changed or modified except by endorsement issued to form a part 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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
MASTER POLICY
LIFE AGENTS PROFESSIONAL LIABILITY
AMENDATORY ENDORSEMENT – OREGON

I. In consideration of the premium paid, it is agreed that paragraphs B and C of Section IV. EXTENDED REPORTING PERIOD are deleted in their entirety and not replaced.

II. In consideration of the premium paid, it is agreed Section XVI. EXCLUSIONS Subsection I. Insolvency is deleted in its entirety and replaced with the following:

Subsection I. Insolvency

Bankruptcy or insolvency of any Insured shall not relieve the Insurer of any of its obligations hereunder.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative ______________________________________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
1. In consideration of the premium paid, it is agreed that Section IV. EXTENDED REPORTING PERIOD is deleted in its entirety and replaced as follows:

Section IV. EXTENDED REPORTING PERIOD

A. If during the Policy Period an Agent or General Agent, Registered Representative or Enroller ceases their status as such with the Policyholder, such Agent or General Agent, Registered Representative or Enroller shall have an automatic one year Automatic Extended Reporting Period at no additional charge, beginning on his /her date of termination and terminating 12 months thereafter, during which time coverage for such Agent, or General Agent, Registered Representative or Enroller shall continue in accordance with the terms and conditions of this Policy, but only with respect to Wrongful Acts (i) committed after the Prior Acts Date as defined in the Policy; (ii) committed before his/her termination date; and (iii) which are Wrongful Acts otherwise covered under the terms and conditions of this Policy.

This Automatic Extended Reporting Period shall be void if an Optional Extended Reporting Period is subsequently purchased and the effective date of such Optional Extended Reporting Period shall be as of the date of termination of the Agent or General Agent, Registered Representative or Enroller.

B. Within 60 days after termination of his/her status as such with the Policyholder, such Agent or General Agent, Registered Representative or Enroller shall have the right to purchase, upon payment of an additional rate (determined as a percentage of the expiring annual rate as specified below), an optional extension of this Policy for the period described below. The Optional Extended Reporting Period shall begin on his/her date of termination, during which coverage for such Agent or General Agent, Registered Representative or Enroller, shall continue as an Insured under this Policy, but only with respect to Wrongful Acts (i) committed after the Prior Acts Date as defined in the Policy; (ii) committed before his/her termination date; and (iii) which are Wrongful Acts otherwise covered under the terms and conditions of this Policy.

<table>
<thead>
<tr>
<th>Optional Extended Reporting Period</th>
<th>Rate%</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 years</td>
<td>100%</td>
</tr>
<tr>
<td>3 years</td>
<td>200%</td>
</tr>
<tr>
<td>5 years</td>
<td>300%</td>
</tr>
</tbody>
</table>

2. In consideration of the premium paid, it is agreed that Section XI. CHANGES is deleted in its entirety and replaced by the following:

Section XI. CHANGES

None of the provisions of this Policy shall be waived or changed except by written endorsement issued to form a part 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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
I. In consideration of the premium paid, it is agreed that under Section III. Definitions, the definition of Loss is deleted in its entirety and replaced with the following:

Loss means monetary settlements or monetary judgments (including any award of pre-judgment and post-judgment interest) and Defense Costs for which the Insured is legally obligated to pay on account of a covered Claim.

However, Loss shall not include:

A. criminal or civil fines or penalties imposed by law or taxes. However, Loss shall include any taxes, fines, and penalties incurred by a third party and included in such third party's Claims against the Insured;

B. any amount for which there is no legal recourse against the Insureds;

C. costs incurred as a result of any injunctive relief;

D. the return of commissions, fees or charges for services rendered by an Insured; or

E. matters which are uninsurable under the law pursuant to which this Policy shall be construed.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative __________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
MASTER POLICY
LIFE AGENT PROFESSIONAL LIABILITY
AMENDATORY ENDORSEMENT – SOUTH DAKOTA

1. In consideration of the premium paid, it is agreed that paragraph 1. of Section IV. EXTENDED REPORTING PERIOD is deleted in its entirety and replaced as follows:

Section IV. EXTENDED REPORTING PERIOD

A. If during the Policy Period an Agent or General Agent, Registered Representative or Enroller ceases their status as such with the Policyholder, such Agent or General Agent, Registered Representative or Enroller shall have an automatic one year Automatic Extended Reporting Period at no additional charge, beginning on his /her date of termination and terminating 12 months thereafter, during which time coverage for such Agent, or General Agent, Registered Representative or Enroller shall continue in accordance with the terms and conditions of this Policy, but only with respect to Wrongful Acts (i) committed after the Prior Acts Date as defined in the Policy; (ii) committed before his/her termination date; and (iii) which are Wrongful Acts otherwise covered under the terms and conditions of this Policy.

This Automatic Extended Reporting Period shall be void if an Optional Extended Reporting Period is subsequently purchased and the effective date of such Optional Extended Reporting Period shall be as of the date of termination of the Agent or General Agent, Registered Representative or Enroller.

B. Within 60 days after termination of his/her status as such with the Policyholder, such Agent or General Agent, Registered Representative or Enroller shall have the right to purchase, upon payment of an additional rate (determined as a percentage of the expiring annual rate as specified below), an optional extension of this Policy for the period described below. The Optional Extended Reporting Period shall begin on his/her date of termination, during which coverage for such Agent or General Agent, Registered Representative or Enroller, shall continue as an Insured under this Policy, but only with respect to Wrongful Acts (i) committed after the Prior Acts Date as defined in the Policy; (ii) committed before his/her termination date; and (iii) which are Wrongful Acts otherwise covered under the terms and conditions of this Policy.

Optional Extended Reporting Period            Rate%
2 years                                           100%
3 years                                           200%
5 years                                           300%

C. An Agent, General Agent or Registered Representative shall not be entitled to such Automatic Extended Reporting Period if he or she, at the time any Claim is made, is enrolled in any broker, dealer, life agent, registered representative, registered investment adviser, financial planning or professional liability policy, other than this Policy, whether or not that policy actually affords coverage for the Claim in question.

D. An Agent, General Agent or Registered Representative shall not be entitled to such Automatic Extended Reporting Period if the Insurer has cancelled such Agent's, General Agent's or Registered Representative’s Certificate of Insurance for non payment of premium when due

2. In consideration of the premium paid, it is agreed that paragraph X. SUBROGATION AND RECOVERY is deleted in its entirety and replaced with the following:

Section X. SUBROGATION AND RECOVERY

In the event of any payment under this Policy, the Insurer shall be subrogated to all the Insured's rights of recovery therefore against any person or organization, but only after the Insured Persons’ have been made whole
and are fully compensated for any Loss. The Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing to prejudice such rights. Any amount recovered in excess of the Insurer's total payment shall be restored to the Insured, less the cost to the Insurer of recovery.

3. In consideration of the premium paid, it is agreed that Section XI. CHANGES is deleted in its entirety and replaced by the following:

Section XI. CHANGES

None of the provisions of this Policy shall be waived or changed except by written endorsement issued to form a part 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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
I. In consideration of the premium paid, it is agreed that under Section III. Definitions, the definition of Loss is deleted in its entirety and replaced with the following:

Loss means monetary settlements or monetary judgments (including any award of pre-judgment and post-judgment interest) and Defense Costs for which the Insured is legally obligated to pay on account of a covered Claim.

However, Loss shall not include:

A. criminal or civil fines or penalties imposed by law or taxes. However, Loss shall include any taxes, fines, and penalties incurred by a third party and included in such third party’s Claims against the Insured;

B. any amount for which there is no legal recourse against the Insureds;

C. costs incurred as a result of any injunctive relief;

D. the return of commissions, fees or charges for services rendered by an Insured; or

E. matters which are uninsurable under the law pursuant to which this Policy shall be construed.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative __________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
MASTER POLICY
LIFE AGENT PROFESSIONAL LIABILITY
AMENDATORY ENDORSEMENT - UTAH

I. In consideration of the premium paid, it is agreed that Section X. SUBROGATION AND RECOVERY is deleted in its entirety and replaced with the following:

**Section X. SUBROGATION AND RECOVERY**

In the event of any payment under this Policy, the Insurer shall be subrogated to all the Insured's rights of recovery therefore against any person or organization, but only after the Insured has first been made whole. The Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing to prejudice such rights. Any amount recovered in excess of the Insurer's total payment shall be restored to the Insured, less the cost to the Insurer of recovery.

II. In consideration of the premium paid, it is agreed the following new provision is added to the policy:

**BANKRUPTCY/INSOLVENCY**

The bankruptcy or insolvency of any Insured or of an Insured's estate shall not relieve the Insurer of any of its obligations hereunder.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
MASTER POLICY
LIFE AGENT PROFESSIONAL LIABILITY
AMENDATORY ENDORSEMENT-WISCONSIN

In consideration of the premium paid, it is agreed that:

I. Section X. SUBROGATION AND RECOVERY is deleted in its entirety and replaced with the following:

In the event of any payment under this Policy, the Insurer shall be subrogated to all the Insured's rights of recovery therefore against any person or organization, but only after the Insured have been made whole and are fully compensated for loss. The Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing to prejudice such rights. Any amount recovered in excess of the Insurer's total payment shall be restored to the Insured, less the cost to the Insurer of recovery.

II. Section XII. NO ACTION AGAINST THE INSURER is deleted in its entirety and replaced with the following:

No action shall be taken against the Insurer unless, as a condition precedent thereto, the Insured shall have fully complied with all terms of this Policy, or until the amount of the Policyholder's obligation to pay shall have been finally determined by written agreement of the Insured, the claimant and the Insurer.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative __________________________________________
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
FRAUD WARNING NOTICE – OHIO

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

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.
CANCELLATION AND NON-RENEWAL ENDORSEMENT

INDIANA

In consideration of the payment of the premium, not withstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

Cancellation/Nonrenewal

1. Cancellation by the Named Insured

The Named Insured has the right to cancel his or her Certificate of Insurance at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the Certificate of Insurance is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Insurer

a. The Insurer has the right to cancel the Named Insured’s Certificate of Insurance at any time and for any reason within the first ninety (90) days. The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

b. After the Named Insured’s Certificate of Insurance has been in effect for ninety-one (91) days or more, it may be canceled for one of the following reasons:

(1) Nonpayment;
(2) Fraud or material misrepresentation;
(3) The Insured violated the terms and conditions of the policy;
(4) The risk originally accepted has measurably increased;
(5) Loss of reinsurance.

The Insurer must mail notice of cancellation at least forty-five (45) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, fraud or material misrepresentation, the Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. All notices shall be mailed to the Named Insured at the last mailing address known to the Insurer.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the Named Insured’s Certificate of Insurance effective on any Certificate of Insurance anniversary date. All notices of non-renewal must be mailed to the Named Insured at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is attached to the Named Insured’s Certificate of Insurance and amends the Insured’s coverage under the Master Policy. It takes effect on the effective date of the Named Insured’s Certificate of Insurance, unless another effective date is shown below. All other provisions of the Insured’s coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)
IMPORTANT INFORMATION

FOR OUR IDAHO POLICY HOLDERS

Appeals or questions regarding this policy or other insurance matters may be directed to the Idaho Department of Insurance.

Idaho Department of Insurance
Consumer Affairs
700 W State Street, 3rd Floor
Boise, ID 83720-0043

1-800-721-3272 or 208-334-4250 or www.DOI.Idaho.gov
POLICYHOLDER NOTICE

CHANGE OF ADDRESS

Effective June 1, 2018 the administrative address for CNA Insurance Companies issuing policies in the state has changed. The new address is:

151 N. Franklin St.
Chicago, IL 60606