

## AMENDATORY ENDORSEMENT MISSOURI

1. Under the Common Policy Conditions, the Cancellation condition is deleted and replaced by:

**Cancellation and Nonrenewal** -- "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.

"We" may cancel, reduce in amount, adversely modify, or not renew this policy or any of its parts by mailing or delivering written notice sent to "you" at "your" last mailing address known to "us". Such notice may also be delivered by electronic means if "you" have affirmatively consented to that method of delivery and have not withdrawn such consent. If notice of cancellation or change is mailed, proof of mailing will be sufficient proof of notice. The notice will state the reason(s) for such action.

"We" will give "you" notice at least ten days before the cancellation or change is effective if this action is based upon one or more of the following reasons:

- a. nonpayment of premium; or
- b. evidence of incendiarism by "you".

If "we" reduce in amount, adversely modify, or cancel this policy for any other reason, "we" will give "you" notice at least 30 days before change or cancellation is effective.

If "we" do not renew this policy, "we" will give "you" notice at least 30 days before nonrenewal is effective, except that only ten days notice is required of the nonrenewal because of incendiarism by "you".

"Your" return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.

2. Under the Common Policy Conditions, the following condition is added:

**Claims History** -- In the case of cancellation or nonrenewal, "we" will furnish a statement of the policy claims history within 30 days of "your" written request.

3. Under the Common Policy Conditions, the following condition is added:

**Renewal** -- If "we" decide to renew this policy subject to an increase in premium of 25% or more, "we" will give notice at least 60 days prior to the expiration date. "Our" notice will be mailed or delivered to "you" at the address on the policy, and to "your" agent. Such notice may also be delivered by electronic means if "you" have affirmatively consented to that method of delivery and have not withdrawn such consent.

If "we" fail to meet this notice requirement, "you" will have the option of continuing the policy for the remainder of the notice period plus an additional thirty days at the premium rates for the expiring policy.

Renewal notice is not required unless the increase in premium is 25% or more, exclusive of premium increases due to a change in "your" operations that increases the hazard insured or the loss characteristics, or due to changes in the exposure basis.

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