

## AMENDATORY ENDORSEMENT IDAHO

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

**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. A cancellation requested by "you" will be effective on the later of the date requested by "you" or the date it is received by "us".

"We" may cancel or not renew this policy, or one or more of its parts, by written notice mailed to "you", at "your" last known address shown in the policy. Such notice may be delivered by electronic means if "you" have affirmatively consented to that method of delivery and have not withdrawn such consent. Proof of mailing to "you" at the address shown in the policy is sufficient proof of notice.

If this policy has been in effect for 60 days or less, "we" may cancel for any reason.

If a policy has been in effect for more than 60 days, or if it is a renewal of a policy issued by "us", "we" may cancel or not renew this policy only at the anniversary date unless one or more of the following reasons apply:

- a. nonpayment of premium;
- b. fraud or material misrepresentation made by or with "your" knowledge in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
- c. activities or omissions on "your" part which increase any hazard insured against, including a failure to comply with loss control recommendations;
- d. a change in the risk which materially increases the risk of loss after coverage has been issued or renewed, including, but not limited to, an increase in exposure to regulation, legislation, or court decision;

- e. loss or decrease of "our" reinsurance covering all or part of the risk or exposure by the policy;
- f. determination by the director that the continuation of the policy would jeopardize "our" solvency or would place "us" in violation of the insurance laws of this state or any other state; or
- g. violation or breach by "you" of any policy "terms" or conditions other than nonpayment of premium.

If "we" cancel this policy for nonpayment of premium, "we" will give "you" notice at least ten days before the cancellation is effective. If "our" notice is delivered via United States mail, this ten day period does not begin until five days after the date of postmark.

If "we" cancel this policy for any other reason, "we" will give "you" notice at least 30 days before cancellation is effective.

"Your" return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within 30 days of the date of cancellation, if the policy is not subject to audit, or within 60 days of the date of cancellation, if the policy is subject to audit.

If "we" decide not to renew this policy, "we" will give "you" notice of nonrenewal at least 45 days before the end of the policy period.

If "we" mail the nonrenewal notice to "you" less than 45 days before expiration, coverage will continue for 45 days after such notice is given. Any earned premium for that extended period will be calculated pro rata at the previous year's rate.

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

**Renewal** -- If "we" decide to renew this policy with:

- a. an increase in the total premium of more than 10%, which is the result of a comparable increase in premium rates;
- b. a change in the deductible;
- c. a reduction in the limits; or
- d. a reduction in coverage;

"we" will give written notice to "you", at "your" last known address shown in the policy at least 30 days before the policy expiration date. Proof of mailing to "you" at the address shown in the policy is sufficient proof of notice.

If "we" fail to give "you" 30 days advance notice of any premium or coverage changes, coverage will remain in effect for 30 days after such notice is given or until the effective date of any replacement coverage obtained by "you", whichever occurs first.

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