

AMENDATORY ENDORSEMENT KANSAS

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.

"We" may cancel or not renew this policy, or one or more of its parts, by written notice sent to "you" at the 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may be delivered by electronic means if "you" have affirmatively consented to that method of delivery and have not withdrawn consent. "Our" notice will state the reasons for cancellation or nonrenewal. Proof of delivery or mailing is sufficient proof of notice.

If this policy has been in effect for less than 90 days, "we" may cancel for any reason.

If this policy has been in effect 90 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel or not renew only at the anniversary date unless:

- a. the premium has not been paid when due;
- b. the policy was issued because of a material misrepresentation;

- c. any insured violated any of the material "terms" and conditions of the policy;
- d. unfavorable underwriting factors, specific to the insured, exist that were not present at the inception of the policy;
- e. a determination by the Commissioner that continuation of coverage could place "us" in a hazardous financial condition or in violation of the laws of this state; or
- f. a determination by the Commissioner that "we" no longer have adequate reinsurance to meet "our" needs.

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

If "we" decide not to renew this policy, "we" will give "you" notice at least 60 days before nonrenewal is effective.

"Your" return premium, if any, will be refunded at the time of cancellation or as soon as practical. Payment or tender of the unearned premium is not a condition of cancellation.

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