

AMENDATORY ENDORSEMENT OHIO

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

Cancellation -- "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 this policy, or one or more of its parts, by written notice sent to "you" and "your" agent at the last mailing addresses known to "us". If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice. The notice of cancellation will include the policy number, the date of the notice, the effective date and time of cancellation, and the reason for cancellation.

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, "we" may cancel only on the anniversary date or if one of the following reasons applies:

- 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 a moral hazard or willful or reckless acts or omissions on "your" part that increase any hazard insured against;
- d. the occurrence of a change in the individual risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed, except to the extent "we" reasonably should have foreseen the change or contemplated the risk in writing the contract;

e. loss of applicable reinsurance or a substantial decrease in applicable reinsurance, if the Superintendent has determined that reasonable efforts have been made to prevent the loss of, or the substantial decrease in, the applicable reinsurance, or to obtain replacement coverage;

f. "your" failure to correct material violations of safety codes or to comply with reasonable written loss control recommendations; or

g. a determination by the Superintendent of Insurance that the continuation of the policy would create a condition that would be hazardous to the policyholders or the public.

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

If the term of this policy is longer than one year, "we" may cancel for any reason on the policy anniversary date. "We" will give written notice of cancellation at least 30 days prior to the policy anniversary date with the effective date of cancellation being that anniversary date.

"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 Common Policy Conditions, the following condition is added:

Nonrenewal -- If "we decide to not renew this policy, "we" will mail notice of nonrenewal to "you" and "your" agent, at the last mailing addresses known to "us", at least 30 days before the expiration date of the policy. The notice of nonrenewal will include the policy number, the date of the notice, and the expiration date of the policy. Proof of mailing will be sufficient proof of notice.

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

Renewal -- If "we" intend to condition renewal of this policy upon a substantial increase in premium, "we" will mail notice of "our" intention to "you" and "your" agent, at the last mailing addresses know to "us", at least 30 days before the expiration date of the policy. Proof of mailing will be sufficient proof of notice.