

AMENDATORY ENDORSEMENT WYOMING

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" a written notice and stating at what future date coverage is to stop.

"We" may cancel or not renew this policy, by written notice mailed or delivered to "you" at "your" last mailing address known to "us". If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.

If this policy has been in effect for less than 60 days, "we" may cancel for any reason by giving "you" at least ten days notice before cancellation is effective.

If this policy has been in effect for 60 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel this policy only on the anniversary date unless one or more of the following reasons apply:

- a. failure to pay a premium when due;
- b. material misrepresentation of fact, which, if known to "us", would have caused "us" to not issue the policy;
- c. substantial change in the risk assumed, except to the extent that "we" should reasonably have foreseen the change or contemplated the risk in writing the policy; or

- d. substantial breaches of contractual duties, conditions, or warranties.

If "we" cancel this policy for reasons a. or b., "we" will give "you" at least ten days notice before cancellation is effective. If "we" cancel this policy for reasons c. or d. when this policy has been in effect for 60 days or more, "we" will give "you" at least 45 days notice before cancellation is effective.

If "we" decide not to renew this policy or to cancel at the anniversary date, "we" will give "you" notice at least 45 days before the expiration or anniversary date of the policy.

"Our" written notice of cancellation or nonrenewal will state the reason for cancellation or nonrenewal.

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

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

Renewal -- If we decide to renew, or amend this policy at the anniversary date, with "terms" less favorable to "you" or at higher rates, "we" will give notice containing the renewal "terms" and the amount of premium due to "you" and "your" agent of record at least 45 days prior to the expiration or anniversary date of the policy.

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