

AMENDATORY ENDORSEMENT NEVADA

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 personally delivered to "you" or mailed first class or certified to "your" last mailing address known to "us". The notice will state the effective date of the cancellation or nonrenewal and specify the reasons for the cancellation or nonrenewal. If the notice of cancellation or nonrenewal is mailed, proof of mailing will be sufficient proof of notice.

If this policy has been in effect for less than 70 days, "we" may cancel for any reason. "We" will give "you" notice at least ten days before the cancellation is effective.

If this policy has been in effect for 70 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel or not renew only on the anniversary date or if one of the following reasons apply:

- a. failure to pay a premium when due;
- b. "your" conviction of a crime arising out of acts increasing the hazard insured against;
- c. discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder;
- d. discovery of an act or omission or a violation of any condition of the policy which occurred after the effective date of the current policy and substantially and materially increases the hazard insured against;

- e. a material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed;
- f. a determination by the Commissioner that continuation of "our" present volume of premiums would jeopardize "our" solvency or be hazardous to the interests of "our" policyholders, "our" creditors, or the public; or
- g. a determination by the Commissioner that the continuation of the policy would violate, or place "us" in violation of, any provision of the code.

If "we" cancel this policy for nonpayment of premium, "we" will give "you" notice at least ten days before cancellation is effective. If "we" cancel this policy for any other reason after it has been in effect 70 days or more, "we" will give "you" notice at least 30 days before cancellation is effective.

If the term of this policy is longer than one year, and "we" decide to cancel at the annual anniversary date, "we" will give "you" written notice of cancellation at least 60 days before the anniversary date if the cancellation is for reasons other than nonpayment of premium. For nonpayment of premium, "we" will give "you" at least ten days notice.

If "we" do not renew this policy, "we" will give "you" notice at least 60 days before the end of the policy period. Notice of nonrenewal is not required if "you" have accepted replacement coverage, "you" have requested or agreed to nonrenewal, or the policy is expressly designated as nonrenewable.

"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:

Renewal -- If "we" decide to renew this policy with different "terms" or different rates, "we" will give "you" notice at least 30 days before those "terms" or rates become effective.

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