

## AMENDATORY ENDORSEMENT LOUISIANA

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 mailing or delivering written notice to "you" at "your" last mailing address known to "us". If notice is mailed, proof of mailing will be sufficient proof of notice. Like notice will also be mailed or delivered to each mortgagee, pledgee, or other known person shown by the policy to have an interest in any loss which may occur thereunder.

If this policy has been in effect less than 60 days, "we" may cancel for nonpayment of premium by giving notice at least ten days before the cancellation is to be effective. "We" may cancel for any other reason by giving notice at least 60 days before the cancellation is to be effective.

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

- a. nonpayment of premium;
- b. fraud or material misrepresentation made by "you" 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 change or increase any hazard insured against, including a failure to comply with loss control recommendations;

- d. change in the risk which increases the risk of loss after insurance coverage has been issued or renewed, including an increase in exposure due to regulation, legislation, or court decision;
- e. determination by the commissioner of insurance 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;
- f. violation or breach by "you" of any policy "terms" or conditions; or
- g. such other reasons that are approved by the commissioner of insurance.

If "we" cancel this policy, after it has been in effect for 60 days or more, "we" will give notice at least ten days before the cancellation is to be effective if the cancellation is for nonpayment of premium or at least 30 days before the cancellation is to be effective if the cancellation is for other reasons. The notice will state the effective date of the cancellation.

Upon "your" written request, "we" will provide the reason(s) for cancellation in writing.

"Your" return premium, if any, will be calculated on a pro rata basis. If "you" cancel, any unearned premium will be refunded within 30 days after "you" cancel this policy. If "we" cancel, any unearned premium will be refunded to "you" with the cancellation notice or within 30 days of the date the cancellation notice was received by "you". Payment or tender of the unearned premium is not a condition of cancellation.

If "we" decide not to renew this policy, "we" will give notice at least 60 days before the expiration or anniversary date. "Our" notice will include loss run information for the period the policy has been in force within, but not to exceed, the last three years of coverage.

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

**Premium or Coverage Change --**

- a. If "we" decide to increase the rate, change the deductible, or reduce the limits of coverage, "we" will deliver or mail a written notice to "you" at least 30 days before the policy expiration or anniversary date. This notice is not required if any of the following apply:

- 1) changes in a rate or plan filed with the insurance rating commission and applicable to an entire class of business;
- 2) changes based upon the altered nature or extent of the risk insured;
- 3) changes in policy forms filed and approved with the commissioner and applicable to an entire class of business; or
- 4) changes requested by "you".

- b. Notwithstanding a. above, if "we" renew this policy with a reduction in coverage in policy provisions, "we" will deliver or mail written notice outlining any such reduction to "you" at least 30 days before the expiration date of this policy.

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