

VIRGINIA
CANCELLATION AND NONRENEWAL ENDORSEMENT

This endorsement, effective forms a part of
policy no.: issued to

by:

Wherever used in this endorsement: 1) "we", "us" and "our" mean the insurance company which issued this policy; and 2) "you" and "your" means the Named Corporation, Named Organization, Named Sponsor, Named Insured, or Insured stated in the declarations page;

In consideration of the premium charged, it is hereby understood and agreed the cancellation provision of this policy is deleted in its entirety and replaced by the following:

This policy may be cancelled by you by surrender of this policy to us or by giving written notice to us when thereafter such cancellation shall be effective. This policy may also be cancelled or nonrenewed by us by delivering or mailing to you written notice stating when not less than forty-five (45) days thereafter (fifteen (15) days thereafter if cancellation is for failure to pay premium when due) the cancellation or nonrenewal shall be effective. If the policy shall be cancelled by us, the refund shall be pro rata. If this policy shall be cancelled by you, the refund shall be 90% pro rata of the premium.

Notice by us shall state the reason(s) for cancellation or nonrenewal and shall advise you of the right to request in writing, within 15 days of the receipt of notice that the Commissioner of Insurance review the action of us. If notice of cancellation or nonrenewal is mailed by us it shall be sent by:

1. (a) registered or certified mail, or
 (b) other first class mail and we shall, at the time of mailing,
 obtain a written receipt from the United States Postal Service
 showing your name and address stated in the policy;
2. We shall retain a duplicate copy of the notice of cancellation or refusal to
 renew for at least one year; and
3. At the time of mailing we shall endorse, upon the duplicate copy of the notice,
 a certificate showing that the duplicate is a copy of the notice that was sent to
 you (i) by registered or certified mail, or (ii) by regular mail for which the
 postal receipt was obtained.

All other terms, conditions and exclusions shall remain the same.

AUTHORIZED REPRESENTATIVE