

MISSOURI
AMENDATORY ENDORSEMENT

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

Wherever used in this endorsement: 1) "we", "us", "our", and "Insurer" mean the insurance company which issued this policy; and 2) "you", "your", "named Insured", "First Named Insured", and "Insured" mean the Named Corporation, Named Organization, Named Sponsor, Named Insured, or Insured stated in the declarations page; and 3) "Other Insured(s)" means all other persons or entities afforded coverage under the policy.

CANCELLATION/NONRENEWAL

It is hereby agreed and understood that the cancellation provision of this policy is amended to read as follows:

A. CANCELLATION

1. The First Named Insured may cancel this policy by mailing or delivering to the Insurer advance written notice of cancellation.
2. The Insurer may cancel this policy for any of the following reason(s):
 - (a) Nonpayment of premium;
 - (b) Fraud or material misrepresentation affecting the policy or in the presentation of a claim thereunder or a violation of any of the terms or conditions of a policy;
 - (c) Changes in conditions after the effective date of the policy which have materially increased the hazards originally insured;
 - (d) Insolvency of the Insurer; or
 - (e) The Insurer involuntarily loses reinsurance for the policy.
3. The Insurer will mail or deliver to the First Named Insured, written notice of cancellation at least sixty (60) days before the effective date of cancellation. The notice will contain the reason for the cancellation.

B. NONRENEWAL

1. The Insurer will mail or deliver to the First Named Insured written notice of nonrenewal at least sixty (60) days before the effective date of the nonrenewal.
2. The notice will contain the reason for the nonrenewal.

All other terms, conditions and exclusions remain the same.

AUTHORIZED REPRESENTATIVE