

KANSAS
AMENDATORY ENDORSEMENT

This endorsement, effective _____ forms 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.

In consideration of the premium charged, the cancellation provision of this policy is amended as follows:

CANCELLATION

If a policy has been in effect for ninety (90) days or more, or if it is a renewal of a policy we issued the Insurer may cancel this policy only if one or more of the following reasons apply:

- a. nonpayment of premium;
- b. the policy was issued because of a material misrepresentation;
- c. the Insured or Other Insured(s) violated any of the material terms and conditions of the policy;
- d. unfavorable underwriting factors, specific to the Insured or Other Insured(s), exist that were not present at the inception of the policy;
- e. a determination by the commissioner that continuation of coverage could place the Insurer in a hazardous financial condition or in violation of the laws of this state; or
- f. a determination by the commissioner that the Insurer no longer has adequate reinsurance to meet the Insurer's needs.

The Insured will be notified in writing at least thirty (30) days before the effective date of cancellation.

NONRENEWAL

If the Insurer decides not to renew this policy, the Insurer or the Insurer's licensed agent will give at least sixty (60) days written notice to the First Named Insured at the last known address. All notices of cancellation or nonrenewal will contain a written explanation specifically detailing the reasons for cancellation or nonrenewal.

AUTHORIZED REPRESENTATIVE