

This endorsement, effective

forms a part of

Policy Number:

Issued to:

By:

UTAH CANCELLATION/NONRENEWAL AMENDATORY ENDORSEMENT

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.

It is hereby agreed that this insurance policy, if in effect for sixty (60) days or more, may not be cancelled by the Insurer except for failure to pay a premium when due or for one of the following reasons:

1. Material misrepresentation;
2. Substantial breaches of contractual duties, conditions or warranties;
3. Attainment of the age specified as the terminal age for coverage (notice is necessary, see Notice Section below);
4. With automobile insurance revocation or suspension of the driver's license of the named Insured or any other person who customarily drives the car;
5. Substantial change in the risk assumed, unless the Insurer should reasonably have foreseen the change or contemplated the risk when entering into the contract.

Insurance policies in effect for less than sixty (60) days may be cancelled for any reason provided the policy is not a renewal.

NOTICE OF CANCELLATION/NONRENEWAL

- A. Cancellation, except for nonpayment of premium, is effective thirty (30) days after the delivery or first class mailing of a written notice to the policyholder.
- B. Cancellation for nonpayment of premium is effective ten (10) days after delivery or first class mailing of the notice. This notice shall include a statement of the reason for cancellation.
- C. The above sections do not apply to any insurance contract that has not been previously renewed if the contract has been in effect less than sixty (60) days when the notice of cancellation is mailed or delivered. Cancellation in this circumstance is effective at least ten (10) days after delivery to the Insured of a written notice. If notice is sent by first class mail, postage prepaid, to the Insured at his last known address, delivery is considered accomplished after the passing of the statutory mailing time.
- D. If the Insurer elects not to renew this policy, the Insurer will give, mail or deliver written notice of nonrenewal to the first Named Insured at least thirty (30) days prior to the expiration date of the policy.

- E. However, the Insurer need not give, mail or deliver this notice if:
- i. The Insurer or a company within the same insurance group has offered to issue a renewal policy; or
 - ii. The first Named Insured has obtained, or has agreed in writing to obtain replacement coverage.
 - iii. The first Named Insured has failed to pay any renewal premium due, provided that notice of such premium is provided, no more than forty five (45) and not less than fourteen (14), days prior to the expiration of the policy.
- F. The Insurer shall provide to the first Named Insured at the mailing address shown on the policy written notice of premium increase, change in deductible, reduction in limits or coverage not less than thirty (30) days prior to the expiration date of the policy.

If the Insurer fails to provide such notice, the new terms or rates do not take effect until thirty (30) days after the notice is delivered or sent by first class mail. In which case the Insured may elect to cancel the renewal policy at anytime during the thirty (30) days.

All other terms, conditions and exclusions shall remain unchanged.

Authorized Representative