

GEORGIA
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.

CANCELLATION/NONRENEWAL

A. The cancellation condition of this policy is replaced by the following:

1. The First Named Insured shown in the Declarations may cancel this policy by mailing or delivering to the Insurer advance written notice of cancellation stating a future date on which this policy is to be cancelled, subject to the following:
 - a. If by statute, regulation or contract this notice must be given to a governmental agency, mortgagee or other third party, the Insurer will mail or deliver notice to the third party at least ten (10) days before the effective date of cancellation. The First Named Insured agrees to mail or deliver a notice to the Insurer at least fifteen (15) days in advance of cancellation.
 - b. If only the interest of the First Named Insured is affected, the effective date of cancellation will be either the date we receive notice from the First Named Insured or the date specified in the notice, whichever is later. However, upon receiving a written notice of cancellation from the First Named Insured, we may waive the requirement that the notice state the future date of cancellation, by confirming the date and time of cancellation in writing to the First Named Insured.

B. The following is added to the cancellation condition and supersedes any other provisions to the contrary:

If the Insurer decides to:

1. Cancel or nonrenew this policy; or
2. Increase current policy premium by more than 15% (other than any increase due to change in risk, exposure or experience modification or resulting from an audit of auditable coverages); or
3. Change any policy provision which would limit or restrict coverage;

Then:

The Insurer will mail or deliver notice of our action (including the dollar amount of any increase in renewal premium of more than 15%) to the First Named Insured and lienholder, if any, at the last mailing address known to the Insurer. The Insurer will mail or deliver notice at least:

1. Ten (10) days before the effective date of cancellation if this policy has been in effect less than sixty (60) days or if the Insurer cancels for nonpayment of premium;
or

2. Forty-five (45) days before the effective date of cancellation if this policy has been in effect sixty (60) or more days and the Insurer cancels for a reason other than nonpayment of premium; or
3. Forty-five (45) days before the expiration date of this policy if the Insurer decides to nonrenew, increase the premium or limit or restrict coverage.

All other terms, conditions, and exclusions remain unchanged.

AUTHORIZED REPRESENTATIVE