

This endorsement, effective

forms a part of

Policy no.:

Issued to:

By:

WEST VIRGINIA 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.

In consideration of the premium charged, it is hereby understood and agreed that the cancellation/nonrenewal provisions of this policy are replaced by the following:

Cancellation

The Insurer may cancel this policy only for one or more of the following reasons:

- 1) Failure of the Insured to pay the premium for this policy or any installment thereof within a reasonable time of the due date;
- 2) The policy was obtained through material misrepresentation;
- 3) The Insured or Other Insured(s) violate any of the material terms and conditions of the policy;
- 4) The unavailability of reinsurance, upon sufficient proof thereof being supplied to the commissioner.

Notice

The Insurer may cancel a policy if the Insurer or his duly authorized agent mails to the first named Insured written notice of cancellation. The notice shall be sent certified mail, return receipt requested, not more than thirty (30) days after the reason for cancellation arose or occurred, or the Insurer learned that it arose or occurred, and not less than thirty (30) days prior to the effective date of cancellation. The notice shall specify the reason for cancellation and the circumstances giving rise to the reason stated and inform the Insured of the right to a hearing within thirty (30) days.

Nonrenewal

The Insurer may refuse to renew a policy if written notice of nonrenewal is sent to the first named Insured by certified mail, return receipt requested, not less than ninety (90) days prior to the expiration date of the policy.

All other terms, conditions and exclusions shall remain unchanged.

Authorized Signature