

This endorsement, effective

forms a part of

Policy Number:

Issued to:

By:

WASHINGTON AMENDATORY ENDORSEMENT

Wherever used in this endorsement: 1) "Insurer" means the insurance company which issued this policy; and 2) "named Insured", "First Named Insured", and "Insured" mean the Named Corporation, Named Organization, Named Sponsor, Named Insured, Named Entity or Insured stated in the declarations page.

The following is added and supersedes any provision to the contrary:

A. CANCELLATION

1. The Insured may cancel this policy by mailing or delivering to the Insurer written notice of cancellation or by surrender of the policy prior to or on the effective date of such cancellation.
2. The Insurer may cancel this policy by mailing or delivering to the Insured and the Insured's representative in charge of the subject of the insurance, if applicable, written notice of cancellation, including the actual reason for the cancellation, to the last mailing address known to the Insurer, at least:
 - a. 10 days before the effective date of cancellation if the Insurer cancels for nonpayment of premium; or
 - b. 45 days before the effective date of cancellation if the Insurer cancels for any other reason.
3. Like notice of cancellation will also be mailed to any mortgage holder, pledgee or other person shown in this policy with an interest in any loss which may occur thereunder, at their last mailing address known to the Insurer.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If notice is mailed, proof of mailing will be sufficient proof of notice.
6. If the policy is cancelled, we will send the first Named Insured any premium refund due. If the Insurer cancels, the refund will be pro rata. If the first Named Insured cancels, the refund will be at least 90% of the pro rata refund. The cancellation will be effective even if we have not made or offered a refund.

B. NONRENEWAL

1. The Insurer may elect not to renew this policy by mailing or delivering written notice of nonrenewal, to the First Named Insured and the First Named Insured's representative in charge of the subject of the insurance at their respective last mailing addresses known to the Insurer. The notice of nonrenewal shall state the actual reason for nonrenewal. The Insurer will also mail to any mortgage holder or other person shown in this policy with an interest in any loss which may occur thereunder, at their last mailing address known to the Insurer, written notice of nonrenewal. The Insurer will mail or deliver these notices at least 45 days before the:
 - a. Expiration of the policy; or
 - b. Anniversary date of this policy if this policy has been written for a term of more than one year.

Otherwise, the Insurer will renew this policy unless:

- a. The Insured fails to pay the renewal premium after the Insurer has expressed willingness to renew and has sent a statement of the renewal premium to the Insured and the Insured's representative in charge of the subject of insurance at least 20 days before the expiration date;
- b. Other equivalent coverage has been procured by the Insured prior to the expiration date of the policy; or
- c. The contract is evidenced by a written binder containing a clearly stated expiration date which has expired according to its terms.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.