

This endorsement, effective

at 12:01 AM

forms part of

Policy No.:

Issued to:

By:

IDAHO 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.

CANCELLATION

A. The cancellation provision of the policy is amended in consideration of the following:

1. The first named Insured may cancel this policy by mailing or delivering to the Insurer advance written notice of cancellation.
2. CANCELLATION OF NEW POLICIES IN EFFECT LESS THAN SIXTY (60) DAYS.

If the policy has been in effect for less than sixty (60) days and is not a renewal, the Insurer may cancel this policy for any reason, by mailing or delivering to the First Named Insured written notice of cancellation at least thirty (30) days before the effective date of the cancellation.

3. CANCELLATION OF RENEWAL POLICIES AND NEW POLICIES IN EFFECT FOR SIXTY DAYS OR MORE.

If this policy has been in effect for sixty (60) days or more, or is a renewal policy the Insurer issued, the Insurer may cancel early for one or more of the following reasons:

- (1) Nonpayment of premium;
- (2) Fraud or material misrepresentation made by or with the knowledge of the named Insured or Other Insured(s) in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
- (3) Activities or omissions on the part of the named Insured or Other Insured(s) which increase any hazard insured against, including a failure to comply with loss control recommendations;
- (4) Change in the risk which materially increases the risk of loss after insurance coverage has been issued or renewed including, but not limited to, an increase in exposure to regulation, legislation or court decision;
- (5) Loss or decrease of the Insurer's reinsurance covering all or part of the risk or exposure by the policy;

- (6) Determination by the director that the continuation of the policy would jeopardize an Insurer's solvency or would place the Insurer in violation of the insurance laws of this state or any other state; or
- (7) Violation or breach by the Insured or Other Insured(s) of any policy terms or conditions other than nonpayment of premium.

The Insurer will mail or deliver written notice of cancellation under item 3 to the First Named Insured at the mailing address last known to the Insurer at least:

- (a) Ten (10) days before the effective date of cancellation if the Insurer cancels for nonpayment of premium; or
- (b) Thirty (30) days before the effective date of cancellation if the Insurer cancels for a reason described in (2) - (7) above.

If the cancellation notice for nonpayment of premium is delivered via United States mail, the ten (10) day notification period shall begin to run five (5) days following the date of the postmark.

B. The following paragraph is added to the policy conditions:

The Insurer will mail or deliver to the First Named Insured at the last mailing address known to the Insurer written notice of premium increases, changes in deductibles, reductions in limits or reductions in coverages at least thirty (30) days prior to the expiration date of the policy.

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

NONRENEWAL

- 1. The First Named Insured may nonrenew this policy by mailing or delivering to the Insurer advance written notice of nonrenewal.
- 2. If the Insurer decides not to renew this policy, the Insurer will mail or deliver a notice of nonrenewal to the First Named Insured at least forty-five (45) days before the expiration date.
- 3. The Insurer need not mail or deliver this notice if:
 - (a) The Insurer or another company within the Insurer's insurance group has offered to issue a renewal policy; or
 - (b) Where the named Insured has obtained replacement coverage or has agreed in writing to obtain replacement coverage.
- 4. Any notice of non-renewal will be mailed or delivered to the First Named Insured at the last address known to the Insurer. If notice is mailed, proof of mailing will be sufficient proof of notice.

All other terms, conditions and exclusions shall remain unchanged.

Authorized Representative