

**COLORADO  
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.

In consideration of the premium charged, it is hereby understood and agreed that the cancellation clause is replaced with the following:

**A) CANCELLATION**

- 1) This policy may be cancelled by the Insured by surrender of this policy to the Insurer or by giving written notice of cancellation.
- 2) If this policy has been in effect for sixty (60) days or more, or if this is a renewal of a policy the Insurer issued, the Insurer may cancel this policy for one or more of the following reasons:
  - a) Nonpayment of premium;
  - b) A false statement knowingly made by the Insured or Other Insured(s) on the application for insurance; or
  - c) A substantial change in the exposure or risk, other than that indicated on the application and underwritten as of the effective date of the policy unless the Insured has notified the Insurer of the change and the Insurer has accepted such change.
- 3) The Insurer will give the named Insured written notice of cancellation at least:
  - a) 10 days prior to the effective date if cancellation is for nonpayment of premium; or
  - b) 45 days prior to the cancellation date if for any of the other reasons listed above.

**B) NONRENEWAL, INCREASE IN PREMIUM, REDUCTION IN COVERAGE ON RENEWAL:**

If the Insurer decides not to renew, increase the premium or reduce the coverage on renewal, the Insurer shall mail or deliver to the named Insured written advance notice at least 45 days prior to the effective date of such decision. This provision will not apply, where:

- 1) The Insured fails to pay any premium deposit required by the Insurer for renewal; or
- 2) The policy is in effect less than 60 days, unless it is a renewal policy.

All notices will be delivered or mailed by first class mail to the named Insured at the last known address as shown in the Insurer's records.

---

AUTHORIZED REPRESENTATIVE