

ENDORSEMENT

This endorsement, effective on _____ at 12:01 AM _____ forms a part of

Policy No.:

Issued to:

By:

KENTUCKY 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.

The cancellation and nonrenewal provisions of the policy are hereby amended to include the following:

A. CANCELLATION

This policy may be cancelled by you by surrender of this policy to us or by giving written notice to us stating when thereafter such cancellation shall be effective.

A notice of cancellation of insurance by us shall be in writing, shall be delivered to the First Named Insured or mailed to the First Named Insured at the last known address of the First Named Insured, shall state the effective date of the cancellation, and shall be accompanied by a written explanation of the specific reason or reasons for the cancellation.

If the cancellation occurs for any reason, including nonpayment of premium, within sixty (60) days of the date of the issuance of the policy, notice of the cancellation shall be mailed or delivered by us at least fourteen (14) days prior to the effective date of the cancellation.

After coverage has been in effect more than sixty (60) days, or after the effective date of a renewal policy, a notice of cancellation shall not be issued unless it is based on at least one (1) of the following reasons:

- (1) Nonpayment of premium;
- (2) Discovery of fraud or material misrepresentation made by or with the knowledge of the First Named Insured or Other Insured(s) in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
- (3) Discovery of willful or reckless acts or omissions on the part of the First Named Insured or Other Insured(s) which increase any hazard insured against;
- (4) The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;
- (5) A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;

- (6) We are unable to reinsure the risk covered by the policy; or
- (7) A determination by the Commissioner that the continuation of the policy would place the Insurer in violation of the Kentucky Insurance Code or regulations of the commissioner.

If we cancel the policy for any of the reasons stated in items (1) through (7) above, we will mail or deliver a written notice of cancellation to you, stating the reason for cancellation, at least:

- (1) Fourteen (14) days before the effective date of cancellation, if cancellation is for non-payment of premium; or
- (2) Seventy five (75) days before the effective date of cancellation, if cancellation is for any reason stated in items (2) through (7) above.

B. NONRENEWAL

We shall not refuse to renew a property or casualty insurance policy unless notice of nonrenewal is given at least seventy-five (75) days before the end of the policy period. Notice will include a written explanation of the specific reason or reasons for the nonrenewal.

No notice of intention not to renew shall be required where the First Named Insured is given notice of our willingness to renew the policy by the mailing or delivering of a renewal notice, bill, certificate, or policy to you at your last known address at least thirty (30) days before the end of the current policy period, and we have not received the renewal premium before that date.

When any policy terminates because the renewal premium was not received on or before the due date, we shall deliver or mail notice of the non-renewal including the date on which coverage ceased to exist within fifteen (15) days of that date .

All other terms, conditions and exclusions of the policy shall remain the same.

Authorized Representative