

INDIANA
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, the cancellation provision of the policy is amended as follows:

CANCELLATION AND NONRENEWAL

- A. The Insurer may cancel a policy of insurance that has been in effect ninety (90) days or less by providing a written notice of cancellation to a person insured under the policy at least:
- (1) ten (10) days before cancelling if the Insured has failed to pay a premium;
 - (2) twenty (20) days before cancelling if the Insured or Other Insured (s) have perpetrated fraud or material misrepresentation upon the Insurer; or
 - (3) thirty (30) days before cancelling for any other reason.
- B. The Insurer may not cancel a policy of insurance that has been in effect more than ninety (90) days that the Insurer has written unless:
- (1) the Insured under the policy has failed to pay the premium;
 - (2) there is a substantial change in the scale of risk covered by the policy;
 - (3) the Insured or Other Insured(s) has perpetrated a fraud or material misrepresentation upon the Insurer;
 - (4) the Insured or Other Insured(s) has failed to comply with reasonable safety recommendations; or
 - (5) reinsurance of the risk associated with the policy has been cancelled.
- C. The Insurer shall provide a written notice of cancellation to a person insured under a policy issued by the Insurer that has been in effect more than ninety (90) days at least:
- (1) forty-five (45) days before cancelling the policy for any reason set forth in B(2),(4), or (5) above;
 - (2) twenty (20) days before cancelling the policy for the reason set forth in B(3) above;
 - (3) ten (10) days before cancelling the policy for the reason set forth in B(1) above.
- D. If the Insurer refuses to renew a policy of insurance written by the Insurer, the Insurer shall provide written notice of nonrenewal to the Insured:

- (1) at least forty-five (45) days before the expiration date of the policy, if the coverage provided is for one (1) year, or less; or
- (2) at least forty-five (45) days before the anniversary date of the policy, if the coverage provided is for more than one (1) year.

All other provisions of this policy remain the same.

AUTHORIZED REPRESENTATIVE