INDIANA CHANGES – CANCELLATION AND  
NONRENEWAL

This endorsement modifies insurance provided under the following:

RAILROAD PROTECTIVE LIABILITY COVERAGE PART

A. Paragraphs 3.b. and 3.e. of the Cancellation Condition are replaced by the following:

3. Cancellation

b. If this policy has been in effect for:

(1) 90 days or less, we may cancel this policy by mailing to you, the "contractor" and any involved governmental authority or other contracting party designated in the Declarations, at the respective mailing addresses last known to us, written notice of cancellation at least 60 days before the effective date of cancellation.

(2) More than 90 days, or is a renewal of a policy we issued, we may cancel this policy, only for one or more of the reasons listed below, by mailing to you, the "contractor" and any involved governmental authority or other contracting party designated in the Declarations, at the respective mailing addresses last known to us, written notice of cancellation at least 60 days before the effective date of cancellation if:

(a) We cancel for nonpayment of premium;

(b) You have perpetrated a fraud or material misrepresentation on us;

(c) There has been a substantial change in the scale of risk covered by this policy;

(d) Reinsurance of the risk associated with this policy has been cancelled; or

(e) You have failed to comply with reasonable safety recommendations.

e. Proof of mailing will be sufficient proof of notice.

B. Paragraph A.9. of Section IV – Conditions is replaced by the following:

Nonrenewal

1. If we elect not to renew this policy, we will mail to you, the "contractor" and any involved governmental authority or other contracting party designated in the Declarations written notice of nonrenewal at least 45 days before:

a. The expiration date of this policy, if the policy is written for a term of one year or less; or

b. The anniversary date of this policy if the policy is written for a term of more than one year.

2. We will mail our notice to the last mailing addresses known to us. Proof of mailing will be sufficient proof of notice.