**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

**AMENDMENT TO PREMIUM CONDITION**

This endorsement modifies insurance provided under the following:

COMMON POLICY CONDITIONS

1. Paragraph 5. of Section A. Cancellation is deleted in its entirety and replaced with the following:

**5.** If this policy is cancelled prior to expiration, we will compute the earned premium for the time this policy was in force using the rate shown in the Declarations. If the earned premium is greater than the Advance Premium, you will promptly pay us the difference. If the earned premium is less than the Advance Premium, we will return the difference to you. But in any event we shall retain the Minimum Premium as shown in the Declarations for each twelve months of our policy period.

1. Section E. Premiums is deleted in its entirety and replaced with the following:

### E. Premiums

**1.** The first Named Insured shown in the Declarations:

a. Is responsible for the payment of all premiums; and

b. Will be the payee for any return premiums we pay.

**2**. The premium for this policy shall be computed on the basis set forth in the Declarations. At the beginning of the policy period, you must pay us the Advance Premium shown in the Declarations.

All other terms and conditions of the policy remain the same.

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Authorized Representative