

AMENDATORY ENDORSEMENT ILLINOIS

1. Should any complaints arise regarding this insurance, you may contact the following: National Student Services Inc. P.O. Box 2137 – Stillwater, OK, 74076-2137; 800 256 6774 FAX 405 372 9584. You can also email NSSI at customerservice@nssi.com. You may also contact: Illinois Department of Insurance, Consumer Division or Public Services Section, Springfield, Illinois 62767.

2. Under Intentional Acts, the paragraph is amended to include the following:

However, if the loss is caused by an act arising out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss, this exclusion does not apply to an otherwise covered loss suffered by another insured who did not cooperate in or contribute to the act that caused the loss.

Subject to the terms under How We Will Figure Your Loss and all other terms of this policy, our payment to an insured who did not cooperate in or contribute to the act that caused the loss may be limited to the claimant's insurable interest less payments made to an other party with a legal secured interest in the property.

3. Under Cancellation, the section is deleted and replaced by the following:

You may cancel this policy at any time. We have the same right.

To cancel, you must return the Declarations page to us or our agent. If you cannot return the Declarations page, you must tell us in writing the date which you want coverage to end. The date can't be before the date of the writing.

If you cancel your policy within thirty (30) days of receiving it, you will receive a full refund. Refunds after thirty (30) days will be figured by the short rate method, subject to a minimum premium of \$20.

If we cancel the policy for nonpayment of premium, we will mail the cancellation notice at least ten days before the effective date of cancellation. If we cancel for any reason other than nonpayment of premium, we will mail notice to you at your last known address at least seventy-five (75) days before the effective date of cancellation. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date. Proof of mailing is sufficient proof of notice. You will get a refund of any unused premium as promptly as possible. If we cancel, the refund will be pro rata. The termination of your coverage will be effective whether or not you have been paid the refund. If the company cancels your policy, it will not be subject to the minimum premium of \$20.

No policy which has been in effect for sixty (60) days shall be canceled by the insurer except for one of the following reasons:

 - (a) Nonpayment of premium;
 - (b) The policy was obtained through a material misrepresentation;
 - (c) Any insured violated any of the terms and conditions of the policy;
 - (d) The risk originally accepted has substantially increased;
 - (e) Certification to Director of Insurance of loss or reinsurance by the insurer which provided coverage to the insurer for all or a substantial part of the underlying risk insured; or
 - (f) The determination by the director that the continuation of the policy could place the insurer in violation of the insurance laws of this state.

4. Under Nonrenewal, the first paragraph is deleted and replaced by the following:

We may elect not to renew this policy by mailing written notice on nonrenewal , stating the reasons for nonrenewal, to your last mailing address known to us. We will mail these notices at least sixty (60) days before the:

(a) Expiration of the policy.

Otherwise, we will renew this policy unless:

(a) You fail to pay the renewal premium after we have expressed our willingness to renew, including a statement of the renewal premium, to you and to your agent, at least twenty (20) days before the expiration date: or

(b) Other coverage acceptable to the insured has been procured prior to the expiration date of the policy.

If we renew this policy with changes in deductibles or coverages, we will mail you written notice of such changes at least 60 days before the renewal or anniversary date