

## AMENDATORY ENDORSEMENT KENTUCKY

1. 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, we will mail notice to you at your last known address at least 75 days before your coverage will end. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date. Mailing the notice will be proof that you were notified. 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 days shall be canceled by the insurer except for one of the following reasons:

  - a. the premium has not been paid when due;
  - b. we have discovered fraud or material misrepresentation by you or with your knowledge in obtaining this policy, continuing this policy, or in presenting a claim under this policy;
  - c. there has been a material change or increase in hazard of the risk after the policy was issued;
  - d. we have discovered a willful or reckless act or omission by you which increases the hazard of the risk;
  - e. there has been a violation of a local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or its occupancy which substantially increases the hazard of the risk;
  - f. we are unable to reinsure the risk covered by this policy; or
  - g. the commissioner of insurance has determined that the continuation of this policy would place us in violation of the insurance laws or regulations of this state.
2. Under Nonrenewal, the section is deleted and replaced by the following:

We may elect not to renew this policy by mailing or delivering written notice on nonrenewal , stating the reasons for nonrenewal, to your last mailing address known to us. We will mail or deliver these notices at least seventy-five (75) days before the:

  - (a) Expiration of the policy; or
  - (b) Anniversary date of this policy if this policy has been written for a term of more than one (1) year.

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 thirty (30) days before the expiration date: or
  - (b) Other coverage acceptable to the insured has been procured prior to the expiration date of the policy.

This policy is signed by our President and Secretary. Although the authorized agent will countersign your PERSONAL PROPERTY POLICY DECLARATIONS, your policy is valid without this signature.