

AMENDATORY ENDORSEMENT NEBRASKA

1. Under Fraud and Misrepresentation, the section is deleted and replaced by the following:

No misrepresentation made by you or on your behalf in negotiation or application for this policy affects our obligations under the policy unless such misrepresentation is material, is made knowingly with intent to deceive, is relied upon by us, and deceives us to our injury.

No breach of warranty or condition affects our obligation under the policy unless the breach exists at the time of the loss and contributes to the loss.

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 sixty (60) 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 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.

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.