

The Hanover Insurance Company

IM441-1099 01 09

This endorsement changes your policy
-- PLEASE READ THIS CAREFULLY --

AMENDATORY ENDORSEMENT SOUTH CAROLINA

1. 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.

If the effective date of nonrenewal is between June 1 and October 31, we will mail or deliver these notices ninety (90) days before the nonrenewal is effective.

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.