

-- PLEASE READ THIS CAREFULLY --

WYOMING CHANGES

1. Under What To Do If You Have A Loss, the paragraph is amended to include the following:

All claims for loss under this policy will be rejected, or accepted and paid, within 45 days after receipt of the claim and supporting bills.

2. 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. Your return premium, if any, will be refunded to you prior to cancellation.

If we cancel the policy, we will mail notice to you at your last known address at least seventy-five (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. Your return premium, if any, will be refunded to you prior to cancellation.

If this policy has been in effect for sixty (60) days or more, or if it is a renewal of a policy issued by us, we may cancel this policy only on the anniversary date unless one or more of the following reasons apply:

- a. failure to pay a premium when due;
- b. material misrepresentation of fact, which, if known to us, would have caused us to not issue the policy;
- c. substantial change in the risk assumed, except to the extent that we should reasonably have foreseen the change or contemplated the risk in writing the policy; or
- d. substantial breaches of contractual duties, conditions, or warranties.

3. The following condition is added to the policy:

RENEWAL:

If we decide to renew, or amend this policy at the anniversary date, with terms less favorable to you or at higher rates, we will give notice containing the renewal terms and the amount of premium due to you and your agent of record at least 45 days prior to the expiration or anniversary date of the policy.