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

AMENDATORY ENDORSEMENT
MINNESOTA

1. The following applies to all risks except those described in paragraph 2.

    Under Common Policy Conditions, Cancellation is deleted and replaced by the following:

    Cancellation -- "You" may cancel this policy by returning the policy to "us" or by giving "us" a written notice and stating at what future date coverage is to stop.

    If this policy has been in effect less than 90 days, "we" may cancel the policy, or one or more of its parts, for any reason by giving "you" a written notice at least ten days before the cancellation is effective.

    If this policy has been in effect for 90 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel this policy only if one or more of the following reasons apply:

    a. nonpayment of premium;

    b. misrepresentation or fraud made by or with "your" knowledge in obtaining the policy or in pursuing a claim under the policy;

    c. actions by "you" that have substantially increased or substantially changed the risk insured;

    d. "your" refusal to eliminate known conditions that increase the potential for loss after notification by "us" that the condition must be removed;

    e. 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 contract;

    f. loss of reinsurance by "us" which provided coverage to "us" for a significant amount of the underlying risk insured. A notice of cancellation for this reason will advise "you" that "you" have ten days from the date of receipt of the notice to appeal the cancellation to the Commissioner of Commerce and that the Commissioner will render a decision as to whether the cancellation is justified because of the loss of reinsurance within 30 business days after receipt of the appeal; or

    g. a determination by the Commissioner that the continuation of the policy could place "us" in violation of the insurance laws of this state.

    If "we" cancel this policy for nonpayment of premium, after it has been in effect for 90 days or more, "we" will give "you" written notice at least ten days before the cancellation is effective. The notice will state the amount of premium due, the due date, and the effect of nonpayment by the due date. No cancellation for nonpayment of premium will be effective if payment of the amount due is made before the effective date in the notice.

    If "we" cancel this policy for any other reason after it has been in effect for 90 days or more, "we" will give "you" notice at least 60 days before the cancellation is effective.

    "Your" return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.

Nonrenewal -- If "we" decide not to renew this policy, "we" will give "you" notice of nonrenewal at least 60 days before the end of the policy period. Notice of nonrenewal is not required if "you" have insured elsewhere, have accepted replacement coverage, or have requested or agreed to nonrenewal.

Notice -- "Our" notice of cancellation or nonrenewal will be by first class mail or by delivery to "your" last known address and to any agent of record. If the notice is mailed, proof of mailing will be sufficient proof of notice. The notice will state the specific reason for cancellation or nonrenewal.

2. The following applies if this policy was issued to cover farm properties with buildings used for residential purposes:

   Under Common Policy Conditions, Cancellation is deleted and replaced by the following:

   Cancellation and Nonrenewal -- "You" may cancel this policy by returning the policy to "us" or by giving "us" a written notice and stating at what future date coverage is to stop.

   If this policy has been in effect less than 60 days, "we" may cancel for any reason. "We" will give "you" written notice at least 20 days before the cancellation is effective. If "we" cancel this policy for underwriting considerations, "we" will inform "you" of the source from which the information was received.

   If this policy has been in effect 60 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel for one or more of the following reasons:

   a. the premium has not been paid when due;

   b. misrepresentation or fraud made by "you" or with "your" knowledge in obtaining this policy or in pursuing a claim thereunder;

   c. an act or omission by "you" which materially increases the risk originally accepted; or

   d. there are physical changes in the insured property which are not corrected or restored within a reasonable time after they occur and which result in the property becoming uninsurable.

   If "we" cancel this policy for nonpayment of premium, "we" will give "you" written notice at least 20 days before the cancellation is effective.

   If "we" cancel for any other reason after this policy has been in effect 60 days or more, "we" will give "you" written notice at least 30 days before the cancellation is effective.

   "Your" return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.

   "We" may elect not to renew or continue this policy by giving written notice of "our" intent at least 60 days before the expiration date.

   "Our" notice of cancellation or nonrenewal will be by first class mail or by delivery to "your" last known address and to any agent of record. If the notice is mailed, proof of mailing will be sufficient proof of notice. The notice will state the specific reason for cancellation or nonrenewal.

3. Under Common Policy Conditions, Examination of Books and Records is deleted and replaced by the following:

   Examination of Books and Records -- "We" may examine and audit "your" books and records that relate to this policy during the policy period and within one year after the policy has expired.

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