

ADDITIONAL POLICY CONDITIONS IOWA

1. **Assignment** -- This policy may not be assigned without "our" written consent.
2. **Cancellation And Nonrenewal** -- "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.

"We" may cancel this policy by written notice to "you" at the address shown on the "declarations". Proof of delivery or mailing is sufficient proof of notice.

During the first 60 days this policy is in effect, "we" may cancel for any reason.

After this policy has been in effect for more than 60 days, or if it is a renewal of a policy issued by "us", "we" may cancel only at the anniversary date unless:

- a. the premium has not been paid when due;
- b. dues or fees have not been paid when the payment of such dues or fees is required to obtain or continue the coverage provided by this policy;
- c. "we" discover fraud or material misrepresentation made by "you" or made with "your" knowledge in obtaining, continuing, or presenting a claim under this policy;
- d. the actions of an "insured" substantially change or increase the risk insured;
- e. an "insured" has acted in a manner which he or she knew or should have known was in violation or breach of the "terms" of this policy; or
- f. a change in the risk occurs that substantially increases a hazard insured against after this policy has been issued or renewed.

If "we" cancel this policy for nonpayment of premium, "we" will give "you" notice at least ten days before cancellation is effective. If "we" cancel this policy for any other reason, "we" will give "you" notice at least 30 days before cancellation is effective. "Your" return premium, if any, will be calculated on a pro rata basis and will be refunded at the time of cancellation or as soon as practical. Payment or tender of the unearned premium is not a condition of cancellation.

If "we" do not renew this policy, "we" will give "you" written notice at least 30 days before nonrenewal is effective. "Our" notice of nonrenewal will include "our" specific reason for nonrenewal. Such notice will be mailed or delivered to "your" last known address. "We" will also mail, deliver, or electronically transmit such notice to the last known address of "your" agent of record. Proof of delivery or mailing is sufficient proof of notice.

3. **Change, Modification or Waiver of Policy Terms** -- A waiver or change of the "terms" of this policy must be issued by "us" in writing to be valid. If, in the policy period, "we" adopt a revision which broadens coverage without an additional premium, the broadened coverage will apply.

If this policy has no expiration date, "we" may substitute or "we" may add, at each anniversary date, forms that are then authorized for use.

4. **Inspections** -- "We" have the right, but are not obligated, to inspect "your" property and operations. This inspection may be made by "us" or may be made on "our" behalf. An inspection or its resulting advice or report does not warrant that "your" property or operations are safe, healthful or in compliance with laws, rules or regulations. Inspections or reports are for "our" benefit only.

5. **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 three years after the policy has expired.
6. **Renewal** -- If "we" decide to renew this policy, "we" will deliver the renewal policy or written notice of "our" renewal offer to "your" last known address at least 30 days prior to the renewal date.

"We" will also mail, deliver, or electronically transmit information concerning the policy or such notice to the last known address of "your" agent of record.

Proof of delivery or mailing is sufficient proof of notice.

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