

AMENDATORY ENDORSEMENT IOWA

1. Under Conditions, Cancellation and Nonrenewal 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" 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.

If this policy has been in effect for less than 60 days, "we" may cancel for any reason.

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

- 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 delivered, mailed, or electronically transmitted to "your" last known address. "We" will also deliver, mail, or electronically transmit such notice to the last known address of "your" agent of record. Proof of delivery, mailing, or electronic transmission is sufficient proof of notice.

2. Under Conditions, the following is added:

Renewal -- If "we" decide to renew this policy, "we" will deliver or mail 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 deliver, mail, or electronically transmit information concerning the policy or such notice to the last known address of "your" agent of record.

Proof of delivery, mailing, or electronic transmission is sufficient proof of notice.

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