

AMENDATORY ENDORSEMENT MISSOURI

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 or not renew this policy by mailing or delivering written notice to "you". Such notice may be delivered by electronic means if "you" have affirmatively consented to that method of delivery and have not withdrawn such consent.

"We" will give "you" notice at least ten days before the cancellation is effective if the cancellation is based upon one or more of the following reasons:

- a. nonpayment of premium;
- b. fraud or material misrepresentation affecting the policy or in the presentation of a claim thereunder or a violation of any of the "terms" or conditions of the policy;
- c. changes in conditions after the effective date of the policy which have materially increased the hazards originally insured;
- d. "our" insolvency; or
- e. "we" involuntarily lose "our" reinsurance for the policy.

If "we" cancel this policy for any other reason, "we" will give "you" notice at least 60 days before cancellation is effective.

If "we" do not renew this policy, "we" will give "you" notice at least 60 days before nonrenewal is effective.

The notices will state the time that the cancellation or nonrenewal is to take effect and will state the reasons for cancellation or nonrenewal.

"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.

2. Under Conditions, the following is added:

Claims History -- In the case of cancellation or nonrenewal, "we" will furnish a statement of the policy claims history within 30 days of "your" written request.

3. Under Conditions, the following is added:

Renewal -- If "we" decide to renew this policy subject to an increase in premium of 25% or more, "we" will give notice at least 60 days prior to the expiration date. "Our" notice will be mailed or delivered to "you" at the address on the policy, and to "your" agent. Such notice may be delivered by electronic means if "you" have affirmatively consented to that method of delivery and have not withdrawn such consent.

If "we" fail to meet this notice requirement, "you" will have the option of continuing the policy for the remainder of the notice period plus an additional 30 days at the premium rates for the expiring policy.

Renewal notice is not required unless the increase in premium is 25% or more, exclusive of premium increases due to a change in "your" operations that increases the hazard insured or the loss characteristics, or due to changes in the exposure basis.

UM 0450 10 13