

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY NONRENEWAL ENDORSEMENT

SECTIONS I AND II – CONDITIONS

Paragraph **D. Nonrenewal** is deleted in all policy forms and in Special Provisions Endorsement **HO 01 20** and is replaced by the following:

D. Nonrenewal

1. Ordinarily we will renew this policy automatically and send you the renewal notice. Our notice will explain what you should do if you do not want to continue this policy.

2. We may elect not to renew this policy. We may do so by delivering to you or mailing to you at your last mailing address shown in the Declarations, written notice at least 45 days before the expiration date of this policy. However, if your policy was executed on behalf of us, in whole or in part, by or on behalf of your insurance agent or our insurance broker we will send written notice only to the agent or broker. Every insurance agent or broker receiving this notice will, within 15 days of its receipt, send a copy to you unless the agent or broker has replaced the insurance.

All other provisions of this policy apply.