

ARIZONA AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided by this policy.

It is agreed that the CANCELLATION AND NON-RENEWAL section is deleted and replaced as follows:

CANCELLATION AND NON-RENEWAL

CANCELLATION:

1. **You** may cancel this policy at any time by returning it to **us** or by notifying **us** in writing of the date cancellation is to take effect.
2. **We** may cancel this policy for non-payment of premium by giving **you** fifteen (15) days written notice.
3. If **you** or **we** cancel this policy **we** will mail notice to the address shown in this policy or the last know address. **We** will also mail the notice of cancellation to **your** agent and each mortgagee or other person or entity shown on this policy. **We** will state the reason for cancellation on the written notice. Any pro-rata premium due **you** will be refunded within a reasonable time after the cancellation takes effect.

NON-RENEWAL:

1. **We** may non-renew this policy for any reason by giving **you** at least forty-five (45) days written notice to be effective at the next anniversary or expiration date of this policy, whichever is first.
2. If **we** non-renew this policy, **we** will mail notice to the address shown in this policy or the last know address. **We** will also mail the notice of non-renewal to **your** agent and each mortgagee or other person or entity shown on this policy. **We** will state the reason for non-renewal on the written notice. Any pro-rata premium due **you** will be refunded within a reasonable time after the cancellation takes effect.

RENEWAL CONDITIONS

1. If **we** elect to renew this policy and the renewal is subject to any of the following:
 - a. increase in premium;
 - b. change in deductible;
 - c. reduction in limits of insurance; or
 - d. substantial reduction in coverage;**we** will mail or deliver written notice of the change(s) to **you**, at the last mailing address known to **us**, at least thirty (30) days before the anniversary or expiration date of this policy.
2. If renewal is subject to any condition described in paragraph 1. above, and **we** fail to provide notice thirty (30) days before the anniversary or expiration date of this policy, the following procedures apply:
 - a. The present policy will remain in effect until the earlier of the following:
 - (1) thirty (30) days after the date of mailing or delivery of the notice; or
 - (2) the effective date of replacement coverage obtained by **you**.
 - b. If **you** elect not to renew, any earned premium for the period of extension of the terminated policy will be calculated pro rata at the lower of the following rates:
 - (1) the rates applicable to the terminated policy; or
 - (2) the rates presently in effect.
 - c. If **you** accept the renewal, the premium increase, if any, and other changes are effective the day following this policy's anniversary or expiration date.

All other policy terms, limitations, and conditions remain unchanged.