

ARIZONA CHANGES

Amends Cancellation and Non-Renewal Provisions

It is agreed that the following conditions are added to the Cancellation or the Cancellation and Non-Renewal section of this policy.

RENEWAL

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 sixty (60) days before the anniversary or expiration date of the policy.

2. If renewal is subject to any condition described in 1.a. through 1.d. above, and **we** fail to provide notice sixty (60) 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) sixty (60) 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.