

Arizona Amendatory Endorsement for use with Personal Liability Insurance

In consideration of the payment of premium and subject to all terms, conditions, and limitations, **we** and **you** agree to the following changes to the Personal Liability Insurance Policy:

The section ALL SUBJECT TO THE FOLLOWING CONDITIONS, paragraph 8. CONCEALMENT, MISREPRESENTATION OR FRAUD is deleted and replaced with the following:

8. CONCEALMENT, MISREPRESENTATION OR FRAUD

We provide no coverage for loss under this policy if, whether before or after a loss, any **insured** has:

- a. intentionally concealed or misrepresented any material fact or circumstance;
- b. made false statements of fact which, if known to **us**, would have caused **us** not to issue this policy; or
- c. engaged in fraudulent conduct relating to this insurance.

The section ALL SUBJECT TO THE FOLLOWING CONDITIONS, paragraph 16. RENEWAL is added as follows:

10. RENEWAL

- a. If **we** elect to renew this policy and the renewal is subject to any of the following:
 - (1) increase in premium;
 - (2) change in deductible;
 - (3) reduction in the limits of insurance; or
 - (4) 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 60 days before the anniversary or expiration date of the policy.
- b. If renewal is subject to any condition described in a. (1) through (4) above, and **we** fail to provide notice 60 days before the anniversary or expiration date of this policy, the following procedures apply:
 - (1) The present policy will remain in effect until the earlier of the following:
 - (a) 60 days after the date of mailing or deliver of the notice; or
 - (b) the effective date of replacement coverage obtained by **you**.
 - (2) 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:
 - (a) the rates applicable to the terminated policy; or
 - (b) the rates presently in effect.
 - (3) 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 terms and conditions remain unchanged.