

Arizona Amendatory Endorsement
for use with Personal Liability Insurance

Item 8 of the ALL SUBJECT TO THE FOLLOWING CONDITIONS section (Concealment, Misrepresentation, or Fraud) is deleted and replaced with the following:

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 following section is added to the ALL SUBJECT TO THE FOLLOWING CONDITIONS section

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

b. If renewal is subject to any condition described in a(1) through a(4) above, and **we** fail to provide notice sixty (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) sixty (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.