

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INDIANA CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

UNDERGROUND STORAGE TANK POLICY

A. Condition 10. Cancellation (Section IV – Conditions) is replaced by the following:

10. Cancellation

- a. The first Named Insured may cancel this policy by mailing or delivering to us advance written notice of cancellation.
- b. If this policy has been in effect for 90 days or less, we may cancel this policy by sending by certified mail, or delivering, to you a written notice at your last mailing address known to us.

Cancellation will be effective:

- (1) 10 days after you receive notice of cancellation if we cancel for nonpayment of premium;
- (2) 20 days after you receive notice of cancellation if we cancel for fraud or material misrepresentation by you; or
- (3) 60 days after you receive notice of cancellation if we cancel for any other reason,

unless we specify a later date in our notice as the effective date of cancellation.

- c. If this policy has been in effect for more than 90 days, or is a renewal of a policy we issued, we may cancel this policy:

- (1) Only for one or more of the following reasons:
 - (a) Nonpayment of premium;
 - (b) You have perpetrated a fraud or material misrepresentation on us;
 - (c) There has been a substantial change in the scale of risk covered by this policy;
 - (d) Reinsurance of the risk associated with this policy has been cancelled; or
 - (e) You have failed to comply with reasonable safety recommendations; and

- (2) By sending by certified mail, or delivering, to you a written notice at your last mailing address known to us.

Cancellation will be effective:

- (a) 10 days after you receive notice of cancellation if we cancel for nonpayment of premium;
- (b) 20 days after you receive notice of cancellation if we cancel for fraud or material misrepresentation by you; or
- (c) 60 days after you receive notice of cancellation if we cancel for any other permissible reason,

unless we specify a later date in our notice as the effective date of cancellation.

- d. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.

B. Condition 11. Nonrenewal under Section IV – Conditions is replaced by the following:

11. Nonrenewal

If we decide not to renew this policy, we will send written notice of nonrenewal to you at least 60 days before:

- a. The end of the policy period if this policy is written for a term of one year or less; or
- b. The anniversary date of the policy if this policy is written for a term of more than one year.

We will send our nonrenewal notice by certified mail, or deliver it, to you at your last mailing address known to us.