

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INDIANA CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

OWNERS AND CONTRACTORS PROTECTIVE COVERAGE PART

A. Paragraph **2.b.** of the **Cancellation** Condition is replaced by the following:

2. Cancellation

b. If this policy has been in effect for:

- (1)** 90 days or less, we may cancel this policy by mailing or delivering to the first Named Insured and the "contractor" written notice of cancellation at least:
 - (a)** 10 days before the effective date of cancellation if we cancel for non-payment of premium;
 - (b)** 20 days before the effective date of cancellation if you have perpetrated a fraud or material misrepresentation on us;
 - (c)** 30 days before the effective date of cancellation if we cancel for any other reason.
- (2)** More than 90 days, or is a renewal of a policy we issued, we may cancel this policy, only for one or more of the reasons listed below, by mailing or delivering to the first Named Insured and the "contractor" written notice of cancellation at least:
 - (a)** 10 days before the effective date of cancellation if we cancel for non-payment of premium;

(b) 20 days before the effective date of cancellation if you have perpetrated a fraud or material misrepresentation on us;

(c) 45 days before the effective date of cancellation if:

- (1)** There has been a substantial change in the scale of risk covered by this policy;
- (2)** Reinsurance of the risk associated with this policy has been cancelled; or
- (3)** You have failed to comply with reasonable safety recommendations.

B. The following is added and supersedes any provision to the contrary.

NONRENEWAL

- 1.** If we elect not to renew this policy, we will mail or deliver to the first Named Insured and the "contractor" written notice of nonrenewal at least 45 days before:
 - a.** The expiration date of this policy, if the policy is written for a term of one year or less; or
 - b.** The anniversary date of this policy if the policy is written for a term of more than one year.
- 2.** We will mail or deliver our notice to the first Named Insured's and the contractor's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.