

## AMENDATORY ENDORSEMENT GEORGIA

The policy condition relating to cancellation is deleted and replaced by the following:

**You** may cancel this policy by returning it to **us** or by giving **us** a written notice and stating at what future time coverage is to cease.

If this policy cannot be canceled unless notice is given to a governmental agency, mortgagee or other third party, **we** will mail or deliver the required notice to the third party's address of record at least 10 days before cancellation is effective. Proof of delivery or mailing is sufficient proof of notice. When notice to a third party is required, the effective date of cancellation will be the last effective date of any such notice.

If the cancellation is for nonpayment of premium or if the policy has been in force for less than 60 days, **our** notice of cancellation must be sent at least 10 days before the cancellation is to take effect.

If the policy has been in force for 60 days or more, **our** notice of cancellation must be sent at least 30 days before the cancellation is to take effect.

**Your** return premium, if any, will be calculated on a pro rata basis. It will be refunded to **you** with the cancellation notice or sent to **you** or **your** authorized agent on or before the cancellation date unless an audit or rate investigation is required. If an audit or rate investigation is required, the return premium, if any, will be refunded within 30 days after the conclusion of the audit or rate investigation.

**We** may elect not to renew or continue this coverage by mailing or delivering a written notice to **you** at **your** last mailing address known to **us** or **our** authorized agent of **our** intent at least 30 days before the:

1. policy expires; or
2. anniversary date of the policy if there is no fixed expiration date.

Notice of intent not to renew will also be delivered or mailed to the mortgagee or other secured party at the mailing address shown on the declarations at least 30 days before the expiration or anniversary date.

## AMENDATORY ENDORSEMENT GEORGIA

1. Under Common Policy Conditions, Cancellation is deleted and replaced by:

**Cancellation** -- "You" may cancel this policy by returning the policy to "us" or by giving "us" a written notice and stating at what future date coverage is to stop.

"We" may cancel this policy, or one or more of its parts, by written notice sent to "you" at "your" last mailing address known to "us". If notice of cancellation is to be given to a governmental agency, mortgagee, or other third party, "we" will mail or deliver such notice not less than ten days before the cancellation is to take effect. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.

During the first 60 days this policy is in effect, "we" may cancel for any reason. "We" will give "you" notice at least ten days before cancellation is effective.

After this policy has been in effect 60 days or more, if "we" cancel this policy for nonpayment of premium, "we" will give "you" notice at least ten days before cancellation is effective. If "we" cancel this policy for any other reason after it has been in effect for 60 days or more, "we" will give "you" notice at least 45 days before cancellation is effective.

"Your" return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.

2. Under Common Policy Conditions, the following provisions are added:

**Nonrenewal** -- If "we" decide not to renew this policy, "we" will mail notice of nonrenewal to "you" at least 45 days before the expiration date of the policy. The notice will be sent to "you" at the last mailing addresses known to "us".

**Premium Or Coverage Changes** -- If "we" decide to increase the premium rates more than 15% of the expiring policy premium or to restrict the coverage, "we" will give "you" written notice of the changes at least 45 days prior to the effective date of the changes. When the increase in premium exceeds 15% of the expiring policy premium, the notice will indicate the dollar amount of the increase. This provision does not apply to an increase due to audit, change in risk, exposure, or experience modification.

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