AMENDMENT OF POLICY CONDITIONS

The coverage under this endorsement is subject to the ***terms*** contained in the General Policy Conditions.
This endorsement amends the CONDITIONS APPLICABLE TO ALL COVERAGES.

The following provision is added to item 2, CANCELLATION:

g. **Conditional Reinstatement**-if ***we*** issue a cancellation notice because ***you*** didn't pay the required premium when due and ***you*** then tender payment by check, draft or other remittance which is not honored on presentation, ***your*** policy will terminate on the date and time shown on the cancellation notice and any notice ***we*** issue which waives the cancellation or reinstates the policy is void. This means ***we*** will not be liable under this policy for claims or damages after the date and time indicated on the cancellation notice. ***We*** will give ***you*** notice of the dishonor of ***your*** remittance as soon as practicable but this shall not interrupt the cancellation of this policy.

Item 2d. under **CANCELLATION** is deleted and replaced as follows:

d. ***We*** refund premium for the unexpired policy period on a pro-rata basis. Any unearned premium amounts under $5.00 will be refunded only on ***your*** request.

The following provision is added to the POLICY CONDITIONS in accordance with Insurance Law section 3407-a:

When ***you*** have a claim of damage to real property pending; ***we*** will, at ***your*** request, furnish ***you*** or ***your*** representative designated in writing, a copy of any written estimate(s) of the cost of damages to ***your*** real property that ***we*** prepared or had prepared on ***our*** behalf. ***We*** will respond within thirty days after the request or preparation, whichever is later, and ***we*** will show all real property deductions under consideration in the estimate(s). ***We*** are not required to provide an estimate unless ***we*** prepared one or had one prepared for ***us***.