AMENDMENT OF ~~-~~POLICY CONDITIONS

(For ~~use~~Use with FL-20 Ed. 11/79 and FL-20 Ed. 1/92)

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~~/POLICY CONDITIONS~~.

The following provision is added to item 2, CANCELLATION ~~on FL-20 Ed. 11/79 and item 3, CANCELLATION on FL-20 Ed. 1/92.~~:

~~—~~g.~~-~~ **Conditional Reinstatement** ~~Ed. 11/79/**Conditional Reinstatement** Ed. 1/92~~-if ***we*** issue a cancellation notice because ***you*** ~~didn't~~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 ~~that~~ ***we*** issue ~~that~~which waives the cancellation or reinstates the policy is void. This means ~~that~~ ***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 ~~2~~2d. under **CANCELLATION** is deleted and replaced as follows:

~~—~~d. ~~Payment or tender of unearned premium is not a condition of cancellation. If unearned premium is not refunded to ***you*** with this cancellation notice, it will be sent to ***you*** within a reasonable time.~~ ***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.~~—~~

~~**FL-83** **Ed. 12/97**~~

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***.