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:

f. **Conditional Reinstatement**-~~I~~if ***we*** issue a cancellation notice because ***you*** didn't pay the required premium when due and ***you*** then tender ~~a~~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 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 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.