

AMENDATORY ENDORSEMENT TENNESSEE

Under Conditions, the following condition is added:

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

"We" may cancel or not renew this policy by delivering or mailing written notice to "you" at the address shown on the "declarations". Proof of delivery or mailing is sufficient proof of notice.

If this policy has been in effect for less than 60 days, "we" may cancel by giving "you" notice at least ten days before cancellation is effective.

If this policy has been in effect for 60 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel by giving "you" notice:

- a. at least ten days before cancellation is effective, if cancellation is because the premium has not been paid when due; or
- b. at least 30 days before cancellation is effective, if cancellation is for any reason other than nonpayment of premium.

If "we" do not renew this policy, "we" will give "you" notice at least 30 days before nonrenewal is effective.

"Your" return premium, if any, will be calculated on a pro rata basis and will be refunded at the time of cancellation or as soon as practical. Payment or tender of the unearned premium is not a condition of cancellation.