

**SUSPENSION OF CANCELLATION
NONPAYMENT OF PREMIUM
TEMPORARY SUSPENSION PERIOD**

(Entries required to complete the Schedule
will be shown below or on the "declarations".)

Schedule

Effective Date: _____

Expiration Date: _____

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

The following is added:

Suspension of Cancellation

a. If this policy:

- 1) has been in effect for 60 days or less prior to the Effective Date shown in the Schedule above; and
- 2) is not a renewal of a policy issued by "us";

"we" will not cancel "your" policy during the Suspension Period due to "your" nonpayment of premium.

b. If this policy has been in effect for more than 60 days prior to the Effective Date shown in the Schedule, or if it is a renewal of a policy issued by "us", "we" will not:

- 1) cancel or nonrenew "your" policy;
- 2) apply any late fees or penalties to the amount "you" owe "us"; or
- 3) reduce, restrict, or materially modify coverage available under "your" policy;

during the Suspension Period due to "your" nonpayment of premium.

c. Suspension Period -- For the purposes of this endorsement, the Suspension Period is the time period that:

- 1) begins at 12:01 A.M. on the Effective Date shown in the Schedule; and
- 2) ends at 12:01 A.M. on the Expiration Date shown in the Schedule, unless extended pursuant to item d. below.

With respect to this item c., all times are standard time at the mailing address shown on the Declarations (or, if defined, "declarations").

d. Suspension Period Extension -- "We" may extend the Suspension Period in item c. above beyond the Expiration Date shown in the Schedule. Notice of any such extension will be mailed or delivered to "your" last mailing address known to "us". Notice may be delivered by electronic means if "you" have affirmatively consented to that method of delivery and have not withdrawn such consent.

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