

## DEFERRED PREMIUM PAYMENT

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

The premium for this policy is payable in annual installments as shown on the "declarations". If, after the inception date of this policy, there are any changes to the rates or premiums that are in effect for "us" and applicable to this insurance, "you" agree to pay each annual installment based on the rates and premiums that are then in effect.