



## AMENDMENT OF POLICY CONDITIONS

The coverage under this endorsement is subject to the **terms** contained in the General Policy Provisions.

This endorsement amends those parts of form MR-20 (4/84) or MR-20 (6/89) titled OTHER PROVISIONS and/or CANCELLING THIS POLICY to include the following additional provisions.

**Conditional Reinstatement**-if **we** issue a cancellation notice because **you** 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 **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.

The refund of premium provision is deleted and replaced as follows:

**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.

The following provision is added-**Premium Due After Policy Expiration:**

If the final premium for coverage under this policy is determined at or after the expiration of the policy, any additional premium payable to **us** is due on the date shown on the invoice.

The following provision is added 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**.