

PRO-RATA CANCELLATION ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because North Carolina is shown in item 3.A. of the Information Page.

If the policy is cancelled by the insured for a reason stated in the schedule below, the final premium for the policy shall be calculated pro-rata based on the time this policy was in-force. In no circumstances shall final premium be less than minimum premium.

SCHEDULE

Notwithstanding the provisions above, in no event will the number of days notice for cancellation or for non-renewal be fewer than the number of days required by North Carolina law.

To the extent that any terms of this endorsement conflict with any other terms or conditions of the policy, the provisions of this endorsement will prevail.

All other terms, conditions, and exclusions of the policy remain the same.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured

Policy No.

Endorsement No.
Premium

Insurance Company

Countersigned by _____