



## **CHANGE ENDORSEMENT (NEW YORK)**

Refer to Supplemental Declarations if information is not shown on this form.

**We** provide coverage under this endorsement subject to the *terms* contained in the *Business Automobile* Provisions.

This endorsement forms part of the policy and pertains only to the vehicle(s) shown below:

Policy No. \_\_\_\_\_ **Our** Name \_\_\_\_\_

**Your** Name \_\_\_\_\_

Address (as shown on the Declarations) \_\_\_\_\_

Description of Vehicle \_\_\_\_\_ Serial/Identification Number \_\_\_\_\_

Effective Date of Endorsement \_\_\_\_\_ Policy Period: From \_\_\_\_\_ To \_\_\_\_\_

Agency \_\_\_\_\_ By \_\_\_\_\_

**POLICY CHANGES:**

**Premium Adjustment:**

	Additional Premium	Return Premium
Due at Endorsement Effective Date:	\$	\$
Other Fees (if applicable)	\$	\$

\_\_\_\_\_  
Endorsement Issue Date

\_\_\_\_\_  
Authorized Representative

## RULES FOR USE WITH CHANGE ENDORSEMENT

This form may be used to amend the description narrative to the extent that it does not adversely affect the rights of the insured. The information pertaining to the policy number, our name, your name, address, description of vehicle, serial/identification number, effective date, policy period, agency, by, issue date and authorized representative may be changed as necessary to assure that the policy is correct.

Any manuscripted information entered in the area titled "policy changes" pertaining to premium changes or other changes must fully conform to the provisions of Section 3426 of the Insurance Law or other applicable Laws. These provisions must be recognized:

1. After a covered policy has been in effect for sixty days, or on or after the effective date if such policy is a renewal, no premium increase for the term of the policy shall be made to become effective unless due and commensurate with insured value added, subsequent to the issuance or the last renewal date, pursuant to the policy or at the insured's request or, in lieu of cancellation, where such increase is based upon one or more grounds for cancellation set forth in subparagraph (D) or (E) of paragraph one of subsection (c) of this section.
2. After issuance of the policy or after the last renewal date, discovery of an act or omission, or a violation of any policy condition, that substantially and materially increases the hazard insured against, and which occurred subsequent to the inception of the current policy period.
3. Material physical change to the property insured, occurring after the issuance or last annual renewal anniversary date of the policy, which results in the property becoming uninsurable in accordance with the insurer's objective, uniformly applied underwriting standards in effect at the time the policy was issued or last renewed; or material change in the nature or extent of the risk, occurring after issuance or last annual renewal anniversary date of the policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed.

All other provisions of Section 3426 of the Insurance Law must also be observed.