



COOPERATIVE MANDATORY ENDORSEMENT

Any reference to a three (3) year premium is deleted, ***Your*** premiums are due each year based upon the rates in effect at that time.

Any reference to short rate cancellation is deleted. All refunds shall be calculated on a pro-rata basis.

If form ML-20 (9-84) is attached to this policy, and the company issuing this policy does not issue assessment bills on the anniversary date of the policy, then the second sentence of Section 8-***Policy Premium*** under ***CONDITIONS APPLICABLE TO ALL COVERAGES*** is amended to read as follows:

The premium must be paid to ***us*** as specified in ***our*** premium notice.

If form FL-CPL (1-85) is attached to this policy, the following revised ***Definition of Insured Premises*** applies:

6. a. 2) If ***you*** own the townhouse or row house described in the Declarations, the ***insured premises*** means that townhouse or row house, related private structures and grounds used or occupied exclusively by ***your*** household for residential purposes at that location.