



**COOPERATIVE MANDATORY ENDORSEMENT
PERSONAL LINES**

(For use with policies subject to Section 3425 of the New York Insurance Law)

This endorsement amends the following policy *terms*. It must be attached to the policy when the premises described in the Declarations are located in New York.

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.

The following condition(s) apply to the ML-20 (1/87):

Policy Premium-If this policy is issued without a specified expiration date, it may be continued by payment of the required premium for the next annual period. The premium must be paid to *us* as specified on *our* Premium Notice. Premium is subject to adjustment on the basis of the rates then in effect.