



**COOPERATIVE AMENDATORY ENDORSEMENT**  
**(Mandatory For Use by Certain Co-operative Insurers)**

The coverage amendments in this endorsement are subject to the *terms* contained in the General Policy Provisions.

This endorsement amends the policy *terms* and conditions noted below. It must be attached to the policy when the *insured premises* are located in New York State.

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.

**AND**

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.

**AND**

Any reference to unearned premium amounts under \$5.00 being refunded only on *your* request is deleted. Any unearned premium shall be refunded in a timely manner on a pro-rata basis.