



AMENDMENT OF POLICY CONDITIONS

The coverage under this endorsement is subject to the *terms* contained in the General Policy Provisions.

This endorsement amends those parts of form MR-20 (4/84) or MR-20 (6/89) titled OTHER PROVISIONS and/or CANCELLING THIS POLICY to include the following additional provisions.

Conditional Reinstatement-if *we* issue a cancellation notice because *you* didn't pay the required premium when due and *you* then tender payment by check, draft or other remittance which is not honored on presentation, *your* policy will terminate on the date and time shown on the cancellation notice and any notice *we* issue which waives the cancellation or reinstates the policy is void. This means that *we* will not be liable under this policy for claims or damages after the date and time indicated on the cancellation notice. *We* will give *you* notice of the dishonor of *your* remittance as soon as practicable but this shall not interrupt the cancellation of this policy.

The refund of premium provision is deleted and replaced as follows:

We refund premium for the unexpired policy period on a pro-rata basis. Any unearned premium amounts under \$5.00 will be refunded only on *your* request.

The following provision is added-**Premium Due After Policy Expiration:**

If the final premium for coverage under this policy is determined at or after the expiration of the policy, any additional premium payable to *us* is due on the date shown on the invoice.

The following provision is added in accordance with Insurance Law section 3407-a:

When *you* have a claim of damage to real property pending; *we* will, at *your* request, furnish *you* or *your* representative designated in writing, a copy of any written estimate(s) of the cost of damages to *your* real property that *we* prepared or had prepared on *our* behalf. *We* will respond within thirty days after the request or preparation, whichever is later, and *we* will show all real property deductions under consideration in the estimate(s). *We* are not required to provide an estimate unless *we* prepared one or had one prepared for *us*.