



MANDATORY ENDORSEMENT

In accordance with revisions outlined in Chapter 675 of the Laws of 2003, effective February 12, 2004 the following changes shall apply to the Conditions section of your policy:

Subsection (c)(2)(A) of Section 3425 and subsection (c)(1)(A) of Section 3426 of the New York Insurance Law have been augmented as follows:

A valid notice of cancellation for non-payment of premium requires the inclusion of a statement that clearly informs the insured of the amount due.

Section 3425 has been augmented with the addition of subsections (h)(2) and (h)(3) as follows:

Subsection (h)(2) of Section 3425 requires that a notice of cancellation, reduction of limits, substitution of policy form, elimination of coverages, conditional renewal or of intention not to renew, or notice of the reasons for any such notice, that fails to include all provisions required by Section 3425 shall not be an effective notice for the purposes of Section 3425; and

Subsection (h)(3) of Section 3425 requires that a copy or summary of notices referred to in subsection (h)(2) above be mailed, delivered or transmitted (which may be by electronic transmission) to the insured's authorized agent or broker within seven days of the time that the notice is mailed to the named insured.

All other terms and conditions remain unchanged.