

Effective date of this Endorsement:<Effective Date>
This Endorsement is attached to and forms a part of Policy Number:<Policy Number>
<Insurer> Referred to in this endorsement as either the "Insurer" or the "Underwriters"

ILLINOIS AMENDATORY ENDORSEMENT TO POLICY TERMS AND CONDITIONS

This endorsement modifies insurance provided under the following:

<Product Name>

1. Clause I. **DEFINITIONS** I. is amended by deleting the words ", and electric, magnetic or electromagnetic field". It is further amended to clarify that the term **Pollutants** does not include hostile fire.
2. The last sentence of Clause X. **GENERAL CONDITIONS** C. Cancellation/Nonrenewal 2. is deleted and replaced with the following:

The Underwriters will mail notice of cancellation to the **Named Insured's** last known address, with a copy to the **Named Insured's** broker or agent of record and to any mortgagee or lienholder named in this Policy. The notice shall state the reason for cancellation.

3. Clause X. **GENERAL CONDITIONS** C. Cancellation/Nonrenewal 4. is amended by deleting the last sentence thereof and to add the following:

A copy of the notice of nonrenewal will be sent to the **Named Insured's** broker or agent of record and to any mortgagee or lienholder named in this Policy at the last mailing address known by the Underwriters.

4. Clause X. **GENERAL CONDITIONS** D. Other Insurance is deleted and replaced with the following:

D. To the extent that the **Insureds** have other valid and collectible insurance for a **Loss** covered by this Policy the Underwriters shall not be liable under this Policy for a greater proportion of such **Loss** than the applicable Limit of Liability stated in the Declarations bears to the total applicable limit of liability for all valid and collectible insurance against such **Loss**. The preceding sentence does not apply to other insurance that is written only as specific excess insurance over the Limits of Liability of this Policy.

5. Clause XI. **OPTIONAL EXTENSION PERIOD** A. is deleted and replaced with the following:

A. If the **Named Insured** or the Underwriters cancel or nonrenew this Policy, then the **Named Insured** shall have the right, upon payment of an additional premium calculated at that percentage shown in Item 7.a. of the Declarations of the total premium for this Policy, to an extension of the coverage granted by this Policy with respect to any **Claim** first made during the period of time set forth in Item 7.b. of the Declarations after the end of the **Policy Period**, but only with respect to any **Wrongful Act** committed before the effective date of cancellation or nonrenewal. The **Optional Extension Period** offered by the Underwriters shall be at least one year in length.

6. Clause **XI. OPTIONAL EXTENSION PERIOD B.** is amended by deleting the first sentence thereof and replacing it with the following:

The **Named Insured** has no right to purchase an **Optional Extension Period** if there has been no premium paid for this Policy.

The regulatory requirements set forth in this Amendatory Endorsement shall supersede and take precedence over any provisions of this Policy or any endorsement to this Policy, whenever added, that are inconsistent with or contrary to the provisions of this Amendatory Endorsement, unless such Policy or endorsement provisions comply with the applicable insurance laws of this state.

All other terms and conditions of this policy remain unchanged.

Authorized Representative