

**Effective date of this Endorsement:**

**This Endorsement is attached to and forms a part of Policy Number:**

**Beazley Insurance Company, Inc., Referred to in this endorsement as either the "Insurer" or the "Underwriters"**

**RHODE ISLAND AMENDATORY ENDORSEMENT TO THE POLICY TERMS AND  
CONDITIONS**

This endorsement modifies insurance provided under the following:

1. Clause **X. GENERAL CONDITIONS** C. Cancellation/Nonrenewal 2. is amended to add the following:

A copy of the notice of cancellation shall be provided to the insurance producer of record, if applicable. If such notice is mailed, the Underwriters will maintain proof of mailing by United States Postal Service certificate of mailing in the ordinary course of the Underwriters' business and this proof of mailing shall be sufficient proof of notice. The notice of cancellation shall state the reason for cancellation if the **Named Insured** requests such a statement in writing and the **Named Insured** agrees in writing to hold the Underwriters harmless from liability for any communication giving notice of or specifying the reasons for a cancellation or for any statement made in connection with an attempt to discover or verify the existence of conditions which would be a reason for cancellation.

2. Clause **X. GENERAL CONDITIONS** C. Cancellation/Nonrenewal 3. is amended to add the following:

If this Policy is cancelled at the request of a premium finance company, the will retain the pro rata portion of the premium.

3. Clause **X. GENERAL CONDITIONS** C. Cancellation/Nonrenewal 4. is amended to add the following:

A copy of the notice of nonrenewal will be provided to the insurance producer of record, if applicable. If such notice is mailed, the Underwriters will maintain proof of mailing by United States Postal Service certificate of mailing in the ordinary course of the Underwriters' business and this proof of mailing shall be sufficient proof of notice. Notice may alternatively be given electronically if the **Named Insured** consents and if the Underwriters have complied with the Electronic Transaction Act R.I. Gen. Laws Sec. 42-127.1-1 et seq. If the Underwriters fail to provide such notice, this Policy shall remain in effect for sixty (60) days following the date of notice. The earned premium for any period of coverage which extends beyond the Policy's expiration date shall be calculated pro rata based upon the previous Policy's rate. The notice of nonrenewal shall state the reason for nonrenewal.

The Underwriters shall provide to the **Named Insured** and insurance producer of record, if applicable, written notice of exact premium increase (or if the exact renewal premium is not available a reasonable estimate of the renewal premium), change in Retention (unless the change is requested by the **Named Insured**), reduction in the Limit of Liability or coverage at least sixty (60) days before the end of the **Policy Period**. Notice may alternatively be given electronically if the **Named Insured** consents and if the Underwriters have complied with the Electronic Transaction Act R.I. Gen. Laws Sec. 42-127.1-1 et seq. If the Underwriters fail to provide such notice, the coverage shall remain in effect until notice is provided or until the effective date of replacement coverage obtained by the **Named Insured**, whichever occurs first.

For purposes of this provision, notice is considered effective sixty (60) days after it is provided to the **Named Insured**. If the **Named Insured** elects not to renew, the earned premium for the period of extension of the terminated Policy shall be calculated pro rata at the lower of the premium applicable to the current Policy or the prior Policy's rate. If the **Named Insured** renews this Policy, the premium increase, if any, and any other changes shall be effective the day following the prior Policy's expiration or anniversary date.

4. This Policy is amended by the addition of the following:

Underwriters' Toll-Free Telephone Number:

**1-866-623-2953**

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.

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Authorized Representative