

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"

UTAH AMENDATORY ENDORSEMENT TO THE POLICY TERMS AND CONDITIONS

This endorsement modifies insurance provided under the following:

<Product Name>

1. Clause **IX. NOTIFICATION A.** is amended by adding the following:

Failure to provide written notice to the Underwriters of any **Claim** within the time specified in this Policy shall not invalidate such **Claim** if the **Insured** can demonstrate that it was not reasonably possible to provide such notice and that notice was provided as soon as practicable.

2. Clause **X. GENERAL CONDITIONS C.** Cancellation/Nonrenewal 4. is amended by adding the following:

If the Underwriters renew this Policy, the Underwriters shall deliver or mail by first class mail to the **Named Insured** at its last known address not more than forty-five (45) days nor less than fourteen (14) days prior to the due date of the renewal premium a notice stating the renewal premium, how the renewal premium may be paid, and that the failure to pay the renewal premium by the due date extinguishes the **Named Insured's** right to renewal.

If the Underwriters renew this Policy but on terms less favorable to the **Named Insured** or at higher rates, the new terms or rates take effect on the renewal date if the Underwriters deliver or send notice by first class mail of the new terms or rates to the **Named Insured** at least thirty (30) days prior to the expiration of the **Policy Period**. If the Underwriters do not provide notice of the new terms or rates at least thirty (30) days prior to the expiration date, the new terms or rates will not take effect until thirty (30) days after the notice is delivered or sent by first class mail, in which case the **Named Insured** may elect to cancel the renewal policy at any time during the thirty (30) day period. Return premiums or additional premium charges shall be calculated proportionately based on the existing Policy's rates.

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