

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

SOUTH CAROLINA PERSONAL UMBRELLA ENDORSEMENT

With respect to coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

CONDITIONS

3. Termination is deleted and replaced by the following:

3. Termination

a. Cancellation

- (1)** You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
- (2)** We may cancel this policy as stated below by letting you and, if any, your insurance agent know in writing of the date cancellation takes effect. This cancellation notice may be delivered or mailed to you and your agent at the mailing addresses shown in the Declarations or the last known addresses. Proof of mailing will be sufficient proof of notice.
 - (a)** When you have not paid the premium, we may cancel at any time by letting you and your agent know at least 10 days before the date cancellation takes effect.
 - (b)** We may cancel by letting you and your agent know at least 30 days before the date cancellation takes effect in all other cases.
- (3)** When this policy is canceled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
- (4)** If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

b. Nonrenewal

We may elect not to renew this policy. We may do so by delivering to you and your agent written notification at least:

- (1)** 60 days before the expiration date of the policy if such date is on or after November 1 and before June 1; or
- (2)** 90 days before the expiration date of this policy if such date is on or after June 1 and before November 1.

The nonrenewal notice, stating the precise reason for nonrenewal, may be delivered or mailed to you and your agent at the mailing addresses shown in the Declarations or the last known addresses.

Proof of mailing will be sufficient proof of notice.