

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

WYOMING PERSONAL UMBRELLA ENDORSEMENT

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

PERSONAL UMBRELLA COVERAGE

EXTRA BENEFITS

1. Legal Services paragraph 1.f. is deleted and replaced by the following:

- f. The tender of policy limits before judgment or settlement does not relieve us of our duty to defend.

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 only for the reasons stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the Declarations. 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 know at least 10 days before the date cancellation takes effect.
 - (b) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by letting you know at least 10 days before the date cancellation takes effect.
 - (c) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel by letting you know at least 45 days before the date cancellation takes effect.
- (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 this policy is cancelled by you, we will refund the return premium within a reasonable time after the date cancellation takes effect. If we cancel this policy, any unearned premium will be refunded to you prior to the effective date of cancellation.

b. Nonrenewal

We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your mailing address shown in the Declarations, written notice at least 45 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.