

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

IOWA 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

CONDITIONS

3. Termination is deleted and replaced by the following:

3. Termination

a. Cancellation By You

You may cancel this policy at any time by letting us know in writing of the future date cancellation is to take effect.

b. Cancellation By Us

We may cancel this policy as 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.

- (1)** 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.
- (2)** 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 30 days before the date cancellation takes effect.
- (3)** 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 for the following reasons:
 - (a)** For failure to pay dues or fees where payment of dues or fee is a prerequisite to obtaining or continuing insurance coverage in force;
 - (b)** Discovery of fraud or material misrepresentation made by or with your knowledge in obtaining, continuing or presenting a claim under the policy;
 - (c)** Actions by an insured which substantially change or increase the risk insured;
 - (d)** The insured has acted in a manner which such insured knew or should have known was in violation or breach of a term or condition of this policy; or
 - (e)** The occurrence of a change in the risk that substantially increases a hazard insured against after the policy has been issued or renewed.

c. Nonrenewal

We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at the last known address by us, written notice at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

d. Other Termination Provisions

- (1)** When this policy is canceled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
- (2)** If the return premium is not refunded with the notice of cancellation or when this policy is canceled by you, we will refund it within a reasonable time after the date cancellation takes effect.

6. Legal Action Against Us is deleted and replaced by the following:

6. Legal Action Against Us

a. No action can be brought against us:

(1) Unless there has been full compliance with all of the terms of this policy.

(2) Until the obligation of the *insured person* has been determined by final judgment or by agreement signed by us. However, if a final judgment is returned unsatisfied, the judgment creditor may then maintain legal action against us to the same extent that such *insured person* could have enforced their claim against us had the *insured person* paid such judgment for the amount of the obligation that does not exceed the limits of applicable coverage under this policy.

b. No one will have the right to join us as a party to any action against an *insured person*.