

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

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## IOWA PERSONAL UMBRELLA ENDORSEMENT

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

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### CONDITIONS

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#### 3. Termination

##### a. Cancellation

(2) is amended as follows:

(b) is deleted and replaced by the following:

(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 30 days before 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 unless there has been full compliance with all of the terms of this policy.
- b. No one will have the right to join us as a party to any action against an *insured person*.
- c. 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.