

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

NEBRASKA 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 only for the reasons stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice will be mailed to you at your mailing address shown in the Declarations. Certified or registered mail will be sufficient proof of notice, or a postal service certificate of mailing to you will be sufficient proof of notification on the third calendar day after mailing.
 - (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 60 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:
 - (i) If there has been a material misrepresentation of fact which if known to us would have caused us not to issue the policy; or
 - (ii) If the risk originally accepted has substantially increased;
 - (iii) If an *insured person* has submitted a fraudulent claim;
 - (iv) If an *insured person* violates any of the terms or conditions of the policy;
 - (v) Upon certification to the Director of Insurance of loss of reinsurance by us which provided coverage to us for all or a substantial part of the underlying risk insured; or
 - (vi) Upon determination by the Director that the continuation of the policy could place us in violation of the insurance laws of this State.

This can be done by letting you know at least 60 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 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 mailing to you at your mailing address last known to us, written notice, including our reason for refusing to renew, at least 60 days before the expiration date of this policy. Certified or registered mail will be sufficient proof of notice, or a postal service certificate of mailing to you will be sufficient proof of notification on the third calendar day after mailing.