

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

SOUTH DAKOTA 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

- (1) You may cancel this policy at any time by letting us know in writing of the future 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. 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 20 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 20 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) Upon discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy or in presenting a claim under the policy;
 - (ii) Upon the occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued;
 - (iii) Upon discovery of acts or omissions by the named insured which increase any hazard insured against;
 - (iv) In the event of a violation or breach of any policy term or condition; or
 - (v) If there is a violation of any local fire, health, safety, building or construction regulation or ordinance with respect to any insured property or the occupancy of such property, which substantially increases any hazard insured against.
- This can be done by letting you know at least 30 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 canceled by you, 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 shown in the Declarations, written notice at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

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

6. Legal Action Against Us

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