

WESTCHESTER FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – SOUTH CAROLINA

This endorsement modifies insurance provided under the following:

Pet Health Insurance Policy

A. **Section I, INSURING AGREEMENT Item 5)** is deleted and replaced with the following:

- 5) **MONTHLY PREMIUM:** Your monthly premium is set forth on **your declarations page**. If **we** decide to increase **your** premium, **we** will notify **you** at least sixty (60) days in advance of such change.

B. **Section IV, ADDITIONAL CONDITIONS Item 2)** is deleted and replaced with the following:

2) Cancellation

- a. **We** may cancel this **policy** by mailing or delivering written notice of cancellation at least:
 1. 10 days before the effective date of cancellation if **we** cancel for non-payment of premium;
 2. 30 days before effective date of cancellation if **we** cancel for any other reason.
- b. If this **policy** has been in effect for 120 days or more, **we** may cancel this **policy** only for one or more of the following reasons:
 1. Non-payment of premium;
 2. Material misrepresentation of fact which, if known to **us**, would have caused **us** not to issue the **policy**;
 3. Substantial change in risk assumed, except to the extent that **we** should reasonably have foreseen the change or contemplated the risk in writing the **policy**;
 4. Substantial breaches of contractual duties, conditions or warranties;
 5. Loss of reinsurance covering all or a significant portion of the **policy** insured, or where continuance of the **policy** would imperil **our** solvency or place **us** in violation of the insurance laws of South Carolina.

Nonrenewal

We may elect not to renew this **policy**. **We** may do so by giving the following written notification to **you** and **your** agent:

- a. If this **policy** was written for a term of one year or less, **we** may elect not to renew this **policy** by giving written notification at least:
 1. 60 days before the expiration date of the **policy** if such date is on or after November 1 and before June 1; or
 2. 90 days before the expiration date of this **policy** if such date is on or after June 1 and before November 1.
- b. If this **policy** was written for a term of more than one year or for an indefinite term, **we** may elect not to renew this **policy** by giving written notification at least:
 1. 60 days before the anniversary date of the **policy** if such date is on or after November 1 and before June 1;
or
 2. 90 days before the anniversary date of the **policy** if such date is on or after June 1 and before November 1.

The nonrenewal notice must state the precise reason for the action and may be delivered or mailed to **you** and **your** agent.

C. **Section IV, ADDITIONAL CONDITIONS Item 5)** is deleted.

All other terms and conditions remain unchanged.