

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS - LOUISIANA

Attached To and Forming Part of Policy	Effective Date of Endorsement 12:01AM at the Named Insured address shown on the Declarations	Named Insured
Additional Premium:		Return Premium:

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

The **Cancellation** and **Appraisal** provisions of the **CONDITIONS** Section of this Policy are deleted and replaced by the following:

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 written notification to you of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown on the Declarations. Proof of mailing will be sufficient proof of notice.
 - a. When you have not paid the premium, whether payable to us or to your agent, we may cancel at any time by letting you know at least ten (10) days before the date cancellation takes effect.
 - b. When this Policy has been in effect for less than sixty (60) days and is not a renewal with us, we may cancel for any reason by letting you know at least thirty (30) days before the date cancellation takes effect.
 - c. When this Policy has been in effect for sixty (60) days or more, or at any time if it is a renewal with us, we may cancel:
 - (1) If there has been a material misrepresentation of fact which if known to us would have caused us not to issue the Policy; or
 - (2) If the risk has changed substantially since the Policy was issued.This can be done by notifying you at least thirty (30) days before the date cancellation takes effect.
 - d. Policies that have been in effect and renewed for a period of more than one (1) year and up to three (3) years may be cancelled on the anniversary date with thirty (30) days notice.
 - e. When this Policy has been in effect and renewed for more than three (3) years, we may cancel or non-renew:
 - (1) If the named insured commits fraud with intent to deceive, at any time since the Policy was issued;
 - (2) If there is a material change in the risk;
 - (3) If the named insured files two (2) or more claims within a three (3) year period of time within the five (5) years preceding the current policy renewal rate, that are not the result of an incident due entirely to forces of nature and exclusively without human intervention; or
 - (4) If the continuation of the Policy endangers the insurer's solvency.This can be done by notifying you at least thirty (30) days before the date cancellation takes effect.
3. If this Policy is canceled by you or us, we will return the unearned share of the policy premium. If we cancel for reasons other than non-payment of premium, the refund will be pro-rata. If we cancel due to non-payment of

premium or if you cancel for any reason, we will retain the greater of the minimum earned premium amount shown in the Declarations or the pro-rata premium amount.

Appraisal

If you and this Company fail to agree as to the amount of "loss", either party may demand that the amount of the "loss" be set by appraisal. If either party makes a written demand for appraisal, each party shall select a competent appraiser and notify the other party of their appraiser's identity within twenty (20) days of receipt of the written demand for appraisal. The appraisers shall select a competent and impartial umpire, but, if after fifteen (15) days the appraisers have not agreed upon who will serve as umpire, the umpire shall be appointed by a judge of the court of record in which the property is located. The appraisers shall then appraise the "loss". If the appraisers submit written notice of an agreement as to the amount of the "loss" to us, the amount agreed upon shall set the amount of the "loss". If the appraisers fail to agree within thirty (30) days, the appraisers shall submit their differences along with any supporting documentation to the umpire, who shall appraise the "loss". The appraisers may extend the time to sixty (60) days for which they must agree upon the amount of "loss" or submit their differences and supporting documents to the umpire, if the extension is agreed to by the appraisers from both parties. A written agreement signed by the umpire and either party's appraiser shall set the amount of the "loss", pursuant to the appraisal process, but shall not preclude either party from exercising its rights under the Policy or the law. Each appraiser shall be paid by the party selecting that appraiser. Other expenses of the appraisal and the expenses of the umpire shall be divided and paid in equal shares by you and us. If there is an appraisal award, all applicable Policy terms, limits, deductibles, and conditions will still apply. If you file a lawsuit relative to this Policy against us prior to a demand for appraisal, the lawsuit will be held in abatement until the execution of an appraisal award.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.