THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROHIBITION - ASSIGNMENT OF BENEFITS (AOB)

Effective Date of Endorsement 12:01AM at the Named Insured address		Named Insured
shown on the Declarations		
	Return Premi	um:
	12:01AM at the Named Insu shown on the Declarations	12:01AM at the Named Insured address shown on the Declarations

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

The following Conditions, **Assignment** and **Assignment of Claim Benefits**, are deleted from this Policy and replaced with the following:

Assignment of Benefits Prohibition. The assignment of this Policy is expressly prohibited including, but not limited to the assignment of any right, benefit, interest, or obligation under this Policy, whether in whole or in part, by operation of law or otherwise.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

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