



**HEALTHCARE PROVIDERS PROFESSIONAL LIABILITY
CANCELLATION AND NON-RENEWAL ENDORSEMENT
STATE OF TEXAS - MEDICAL PROFESSIONAL LIABILITY**

It is hereby agreed that Common Policy Conditions number XIII Non-Renewal/Cancellation is deleted in its entirety and replaced with the following:

Cancellation and Non-Renewal

1. Cancellation by the **named insured**

The **named insured** has the right to cancel this Policy at any time by giving notice to us stating when thereafter the cancellation shall be effective. If the Policy is so canceled, earned premium shall be computed pro rata.

2. Cancellation by us

We have the right to cancel this Policy at any time and for any reason within the first ninety (90) days. We must mail notice of cancellation at least ninety (90) days prior to the effective date of such cancellation.

After this Policy has been in effect for sixty (90) days or more, it may be canceled only for one of the following reasons:

- a. Nonpayment;
- b. The insured is no longer licensed.

We must mail notice of cancellation at least ninety (90) days prior to the effective date of such cancellation. If we cancel for non-payment of premium, we must mail notice of cancellation at least ten (10) days prior to the effective date of such cancellation. The notice of cancellation will provide a specific explanation of the reason(s) of cancellation.

3. Non-Renewal by us

We have the right to non-renew this Policy effective on any policy anniversary date. All notices of non-renewal must be mailed or delivered to the **named insured** at the last mailing address known to us, at least ninety (90) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

4. INCREASE PREMIUM

We must provide to the **named insured** if any renewal policy will be subjected to an increased premium, 90 days advance written notice of such increase. Such notice shall be mailed or delivered to the **named insured** at the address shown in this policy. We shall state in the notice the amount of the increase.

5. OTHER CANCELLATION/NONRENEWAL PROVISIONS

We may not cancel or refuse to renew the policy based solely on the fact that the **named insured** are an elected official.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.