

**HEALTHCARE PROVIDERS  
PROFESSIONAL LIABILITY INSURANCE ENDORSEMENT**

**CANCELLATION AND NON-RENEWAL ENDORSEMENT**

**STATE OF MISSOURI**

It is hereby agreed that Common Policy Conditions, XIII. NON-RENEWAL/CANCELLATION is deleted in its entirety and replaced with the following:

**XIII. NON-RENEWAL/CANCELLATION**

A. 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.

B. Cancellation by us

We have the right to cancel this Policy by mailing notice of cancellation at least thirty (30) days prior to the effective date of cancellation if cancellation is for one or more of the following reasons:

- a. Policy obtained through fraud or material misrepresentation or in violation of any of the terms and conditions of this policy ;
- b. The risk originally accepted has measurably increased;
- c. Insolvency of the insurer;
- d. Loss of reinsurance.

In all other cases, we must mail notice of cancellation at least sixty (60) 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. All notices shall state the reason for cancellation.

C. Non-Renewal by us

We have the right to non-renew this Policy effective of any policy anniversary date. All notices of non-renewal must be mailed to the **named insured** at the last mailing address known to us, at least sixty (60) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

This endorsement is a part of **your** policy and takes effect on the effective date of **your** policy, unless another effective date is shown below. All other provisions of the policy remain unchanged.

| <i>Must Be Completed</i> |            | <i>Complete Only When This Endorsement Is Not Prepared with the Policy<br/>Or Is Not to be Effective with the Policy</i> |                            |
|--------------------------|------------|--|----------------------------|
| ENDT. NO.<br>1           | POLICY NO. | ISSUED TO  | ENDORSEMENT EFFECTIVE DATE |