

THIS ENDORSEMENT CHANGES THE POLICY  
PLEASE READ IT CAREFULLY  
Indiana FAIR Plan Changes

This endorsement modifies insurance provided under the following:  
Commercial Property Coverage Part

**A. 3. Covered Causes of Loss**

Paragraph k. is deleted as Sprinkler Leakage coverage is not provided.

**5. Coverage Extensions**

Paragraph a. Newly Acquired or Constructed Property is deleted in entirety.

**B. Exclusions**

The following is added.

1. i. Intentional Loss, Meaning any loss arising out of any act committed:
  - a. by or at the direction of you, partner, manager, or any person or organization named as an additional insured; and
  - b. with the intent to cause a loss.

**E. Cancellation Common Policy Condition**

Paragraph E 2. Of the Cancellation Common Policy Condition is replaced by the following:

2. If the policy has been in effect more than 90 days, we may cancel this policy by mailing or delivering to the first Named insurance written notice of cancellation at least:
  - a. Ten (10) days before the effective date of cancellation if we cancel for nonpayment of premium.
  - b. Twenty (20) days before the effective date of cancellation if you have perpetrated a fraud or material misrepresentation on us; or
  - c. Forty-Five (45) days before the effective date of cancellation if:
    - (1.) There has been substantial change in the scale of risk covered by this policy.
    - (2.) Reinsurance of the risk associated with this policy has been cancelled; or
    - (3.) The insured has failed to comply with reasonable safety recommendations.
    - (4.) Where the building has been subject to more than two (2) fires, each loss amounting to at least \$500 or one percent of the insurance in force, whichever is greater, in any 12-month period; or more than three (3) such fires in any 24-month period.
3. If the policy has been in effect less than 90 days, we may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
  - a. Ten (10) days before the effective date of cancellation if we cancel for nonpayment of premium.
  - b. Twenty (20) days before the effective date of cancellation if you have perpetrated a fraud or material misrepresentation on us; or
  - c. Where the building has been subject to more than two (2) fires, each loss amounting to at least \$500 or one percent of the insurance in force, whichever is greater, in any 12-month; or more than three (3) such fires in any 24-month period.
  - d. Thirty (30) days before the effective date of cancellation for any reason.

The following is added to the Common policy Conditions and supersedes any provision to the contrary.

**NONRENEWAL**

1. If we elect not to renew this policy, we will mail or deliver to the first Named Insured written notice of nonrenewal at least 45 days before:
  - a. The expiration date of this policy, if the policy is written for a term of one year or less; or
  - b. The anniversary date of this policy if the policy is written for a term of more than one year.
2. We mail or deliver our notice of the first Named Insured's last mailing known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.