

Nevada Policy Refund Endorsement

Your policy is modified as follows:

The **PREMIUM REFUND AND CANCELLATION FEE** section under **PART F – GENERAL PROVISIONS** is removed in its entirety and replaced by following;

If this policy is canceled, **you** may be entitled to a premium refund. If so, **we** will send **you** the refund. If **we** cancel for any reason other than non-payment of premium, **we** will refund **you** the pro rata unearned premium. If we cancel due to nonpayment of premium during the initial policy period, or if **you** cancel for any reason at any time, **we** will refund you 90% of the pro rata unearned premium. **Our** making or offering to make a refund is not a condition of cancellation.

All other terms of the policy remain unchanged.

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