

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOUISIANA CHANGES – NONRENEWAL

This endorsement modifies insurance provided by the policy to which this form is attached.

The following is added to the policy and supersedes any other provision to the contrary:

Nonrenewal

1. If we decide not to renew this policy, we will mail or deliver written notice of nonrenewal to the first Named Insured, at least 30 days before its expiration date or its anniversary date, if it is a policy written for a term of more than one year or with no fixed expiration date.
2. If we decide not to renew this policy, we will mail or deliver written notice of nonrenewal to any mortgageholder, pledgee or other known person shown in the policy to have an insurable interest in any loss, at least 30 days before its expiration date, or its anniversary date if it is a policy written for a term of more than one year or with no fixed expiration date.

For the purposes of this paragraph, delivery also includes electronic transmittal, facsimile, or personal delivery.

3. We need not mail or deliver this notice if:
 - a. We or another company within our insurance group have offered to issue a renewal policy; or
 - b. You have obtained replacement coverage or have agreed in writing to obtain replacement coverage.
4. Any notice of nonrenewal will be mailed or delivered to the first Named Insured, mortgageholder, pledgee, or other known person shown in the policy to have an insurable interest in any loss, at the last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

All other terms and conditions of this policy remain unchanged.