

MINIMUM EARNED PREMIUM ENDORSEMENT

Entry is optional if shown in the Common Policy Declarations. If no entry is shown, the effective date of the endorsement is the same as the effective date of the policy.

*ATTACHED TO AND FORMING PART OF POLICY NO:	*EFFECTIVE DATE OF ENDORSEMENT:	*ISSUED TO:
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IT IS AGREED THAT THE TOTAL PREMIUM ON THE DECLARATION PAGE OF THE POLICY IS 25% MINIMUM EARNED FOR THE POLICY PERIOD INDICATED, OR LESS, AND IS SUBJECT TO SHORT RATE OR PRO RATA ADJUSTMENT OVER AND ABOVE THE 25% ONLY IN THE EVENT OF CANCELLATION BY THE INSURED.

IT IS FURTHER AGREED THAT CANCELLATION REQUEST FOR NON-PAYMENT OF PREMIUM SHALL BE DEEMED A REQUEST BY THE NAMED INSURED FOR CANCELLATION OF THIS POLICY, AND THE FOREGOING MINIMUM EARNED PREMIUM PROVISION APPLIES.