

Cancellation Refund Endorsement

Your policy is amended as follows:

Cancellation Refund

The Cancellation Refund provision is deleted in its entirety and replaced by the following.

Upon cancellation, **you** may be entitled to a premium refund. However, **our** making or offering of a refund is not a condition of cancellation.

If this policy is canceled, any refund due will be computed on a daily pro-rata basis.

All other terms, limits and provisions of this policy remain unchanged.