



Allianz Global Corporate & Specialty®

This endorsement changes the policy

PLEASE READ THIS CAREFULLY

AMENDATORY ENDORSEMENT-NEVADA

The following Conditions are amended as follows:

Concealment, Misrepresentation or Fraud

We will not pay for any loss ("loss") or damage in any case of:

1. Concealment or misrepresentation of a material fact; or
2. Fraud;

committed by an insured ("insured") at any time and relating to a claim under this policy

Midterm Cancellation

If this policy has been in effect for 70 days or more, or if it is a renewal of a policy issued by us, we may cancel or not renew only on the anniversary date or if one of the following reasons apply:

- (1) failure to pay a premium when due;
- (2) your conviction of a crime arising out of acts increasing the hazard insured against;
- (3) discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder;
- (4) discovery of an act or omission, or a violation of any condition of the policy which occurred after the effective date of the current policy, and substantially and materially increases the hazard insured against;
- (5) a material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed;
- (6) a determination by the commissioner that continuation of our present volume of premiums would jeopardize our solvency or be hazardous to the interests of our policyholders, our creditors, or the public; or
- (7) a determination by the commissioner that the continuation of the policy would violate, or place us in violation of, any provision of the code.

Anniversary Cancellation

If this policy is written for a term longer than one year, we may cancel for any reason at an anniversary, by mailing or delivering written notice of cancellation to the first Named Insured at the last mailing address known to us at least 60 days before the anniversary date. For nonpayment of premium, we will give you at least ten days' notice.

The following is added as an additional Condition and supersedes any other provision to the contrary:

Nonrenewal

1. If we elect not to renew this policy, we will mail or deliver to the first Named Insured shown in the Declarations a notice of intention not to renew at least 60 days before the agreed expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

2. We need not provide this notice if:
 - a. You have accepted replacement coverage;
 - b. You have requested or agreed to nonrenewal; or
 - c. This policy is expressly designated as nonrenewable.

Notices

1. Notice of cancellation or nonrenewal in accordance with the above will be mailed, first class or certified, or delivered to the first Named Insured at the last mailing address known to us and will state the reason for cancellation or nonrenewal.
2. We will also provide a copy of the notice of cancellation for both policies in effect less than 70 days and policies in effect 70 days or more, to the agent who wrote the policy.

Renewal with Altered Terms

If we decide to renew this policy with different terms or different rates, we will give you notice at least 30 days before those terms or rates become effective.

Loss Payment

The loss payment provision in the coverage form is amended as follows:

We will approve or deny your claim within 30 days after we receive it. If we require additional information or time to determine whether to approve or deny your claim, we will request the additional information or time within 20 days after we received the claim. We will pay the claim within 30 days after it is approved.