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### **KANSAS AMENDATORY ENDORSEMENT**

This Rider is attached to and made part of the “policy” as of the Policy Effective Date shown in the Policy’s Application effective February 1, 2016. It is subject to all the provisions, limitations and exclusions of the “policy” except as this Rider specifically modifies them.

The “policy” and Summary of Benefits are amended as follows:

1. In the **EXCLUSIONS** section, item 10, **Terrorism**, is deleted in its entirety.
2. With regard to Kansas “participating organizations” and their named insureds, the **TERMINATION OF INSURANCE** section is amended by the addition of the following:

#### **Cancellation and Non-Renewal**

During the first 90 days that the “participating organization’s” identity theft program under the “policy” is in effect, “we” may cancel or non-renew such insurance for any reason by mailing or delivering to the “master policyholder” and the named insured written notice at least:

- a. Fifteen (15) days before the effective date of cancellation if “we” cancel for nonpayment of premium; or
- b. Thirty (30) days before the effective date of non-renewal or cancellation, if “we” cancel for any other reason.

After 90 days that the “participating organization’s” coverage under the “policy” is in effect, “we” may cancel for the following reasons only:

- a. nonpayment of premium;
- b. the “policy” was issued because of a material misrepresentation;
- c. an insured violated any of the material terms and conditions of the “policy”;
- d. unfavorable underwriting factors, specific to the “insured”, exist that were not present at the inception of the “policy”;
- e. a determination by the commissioner of insurance that continuation of coverage could place “us” in a hazardous financial condition or in violation of the laws of this state; or
- f. a determination by the commissioner of insurance that we no longer have adequate reinsurance to meet “our” needs.

“We” will provide the “participating organization” and named insured such notification at least 30 days in advance of the effective date of cancellation.

There are no other changes to the “policy” or Summary of Benefits.