

7 World Trade Center, 250 Greenwich Street 33<sup>rd</sup> Floor, New York, NY 10007

---

### NEVADA 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 Coverage are amended as follows:

1. The section entitled **EXCLUSIONS**, item 10, **Terrorism**, is deleted in its entirety.
2. The following cancellation and non-renewal rules apply to Nevada “participating organizations”:

During the first seventy (70) days the “policy” is in effect, “we” may cancel this “policy” for a “participating organization” by mailing or delivering to the “master policyholder” 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 a “policy” has been in effect for seventy (70) days, “we” may cancel or non-renew insurance for a “participating organization” for the following reasons only:

- a. Failure to pay a premium when due;
- b. Conviction of the “master policyholder” of a crime arising out of acts increasing the hazard insured against;
- c. Discovery of fraud or material misrepresentation in the obtaining of the “policy”;
- d. Discovery of an act or omission or a violation of any condition of the “policy” which occurred after the first effective date of the current “policy” and substantially and materially increases the hazard insured against;
- e. 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;
- f. A determination by the Commissioner of Insurance 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
- g. A determination by the Commissioner of Insurance that the continuation of the “policy” would violate, or place “us” in violation of, any provision of the Insurance Code.

“We” will provide a notice of cancellation or non-renewal:

- a. Ten (10) 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 or non-renew for any other reason.

There are no other changes to the “policy”.