COMMERCIAL UMBRELLA LIABILITY

SIXTY DAYS NOTICE OF CANCELLATION ENDORSEMENT

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold have special meaning as defined below or in the Form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Commercial Umbrella Liability Form and is subject to all terms, conditions, limitations and exclusions of such Form.

Paragraph 9.2. under 9. CANCELLATION – TERMINATION of SECTION V – GENERAL LIABILITY CONDITIONS in the Commercial Policy Conditions and Statutory Conditions form is deleted and replaced by the following:

- 9.2. This Policy may be cancelled or terminated:
 - 9.2.1. In the event of cancellation for non-payment of premium, this Policy may be cancelled by the Insurer giving to the Insured fifteen (15) days notice in writing of cancellation by registered post, or five (5) days notice in writing of cancellation personally delivered;
 - 9.2.2. In the event of cancellation for any reason other than for non-payment of premium, at any time by the Insurer giving to the Named Insured 60 (sixty) days notice in writing of cancellation by registered post, and refunding the excess of paid premium beyond the earned premium computed pro rata for the expired time. Repayment of excess premiums may be made by money, post office order, postal note or cheque. Such payment shall accompany the notice.

All other terms and conditions of the Policy remain unchanged.