

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NORTH CAROLINA AMENDATORY ENDORSEMENT

- A.** Section 8. **CANCELLATION AND NONRENEWAL**, item f is deleted and replaced with:
- f. If **We** elect not to renew this **Policy**, **We** will mail or deliver to the **Policyholder** shown in the **Declarations** written notice of nonrenewal at least sixty (60) days prior to the:
- a) Expiration of the **Policy** if this **Policy** has been written for one year or less; or
 - b) Anniversary date of the **Policy** if this **Policy** has been written for more than one (1) year or for an indefinite term.
- B.** The following is added to Section 8. **CANCELLATION AND NONRENEWAL**, item g:
- g. **We** need not mail or deliver the notice of nonrenewal if **You** have:
- i. Insured the covered **Pet** under this **Policy**, under any other insurance policy; ii. Accepted replacement coverage; or iii. Requested or agreed to nonrenewal of this **Policy**.
- C.** The following is added to Section 8. **CANCELLATION AND NONRENEWAL**, item d:
- d. The written notice of nonrenewal will:
- i. Be mailed or delivered to the **Policyholder** at their addresses shown in the **Policy**, or if not indicated in the **Policy**, at their last known addresses; and
 - ii. State the reason or reasons for nonrenewal.

All other terms and conditions remain unchanged.

IN WITNESS WHEREOF, the Insurance Company has caused this Endorsement to be signed by its President.

INDEPENDENCE AMERICAN INSURANCE COMPANY



David Kettig
President

SAMPLE