

**HEALTHCARE PROVIDERS
PROFESSIONAL LIABILITY INSURANCE ENDORSEMENT
CANCELLATION AND NON-RENEWAL ENDORSEMENT
STATE OF OKLAHOMA**

It is hereby agreed that Common Policy Conditions number XIII Non-renewal and XIV Cancellation is deleted in its entirety and replaced with the following:

Cancellation and Non-Renewal

1. Cancellation by the NAMED INSURED

The NAMED INSURED has the right to cancel this Policy at any time by giving notice to the Company stating when thereafter the cancellation shall be effective. If the Policy is so canceled, earned premium shall be computed pro rata.

2. Cancellation by the Company

After this policy has been in effect more than 45 "Business Days" it may only be canceled for one of the following reasons:

- a. Nonpayment of premium;
- b. Discovery of fraud or material misrepresentation in the procurement of the insurance or with respect to any claims submitted thereunder;
- c. Discovery of willful or reckless acts or omissions on the part of the named insured which increase any hazard insured against;
- d. The occurrence of a change in the risk which substantially increases any hazard insured against after insurance against after insurance coverage has been issued or renewed;
- e. A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
- f. A determination of the Commissioner that the continuation of the policy would place the insured in violation of the insurance laws of this state;
- g. Conviction of the named insured of a crime having as one of its necessary elements an act increasing any hazards insured against; or
- h. Loss of or substantial changes in applicable reinsurance.
- i. Motor vehicle policies may not be canceled for not at fault accidents.

Exceptions:

- 1. Homicide or assault arising out of the operation of any motor vehicles; or
- 2. Impaired or under the influence of alcohol or any substance in the Uniform Controlled Dangerous Substance Act.

The Company will mail thirty (30) days advanced notice of cancellation.

3. Non-Renewal by the Company

The Company has the right to non-renew this Policy effective on any policy anniversary date. All notices of non-renewal must be mailed to the NAMED INSURED at the address shown on the policy, at least forty-five (45) days prior to the expiration date and shall provide a specific explanation of the reason(s) for non-renewal. If notice is given by mail, said notice shall be deemed to have been given on the day that said notice is mailed. If the notice is mailed less than forty-five (45) days before the expiration, coverage shall remain in effect until forty-five (45) days after notice is mailed. Earned premium for any period of coverage that extends beyond the expiration date shall be considered pro rata based upon the previous year's rate. The transfer of a policyholder between companies within the same insurance group is not a refusal to renew. In addition, changing deductibles, changes in premium, changes in the amount of insurance, or reductions in policy limits or coverage are not refusals to renew.

This endorsement is a part of **your** policy and takes effect on the effective date of **your** policy, unless another effective date is shown below. All other provisions of the policy remain unchanged.

<i>Must Be Completed</i>		<i>Complete Only When This Endorsement Is Not Prepared with the Policy Or Is Not to be Effective with the Policy</i>	
ENDT. NO. 1	POLICY NO.	ISSUED TO	ENDORSEMENT EFFECTIVE DATE