

PREMIUM PAYMENT

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

GENERAL TERMS

Cancellation

The following is added to **Return of Unearned Premium**:

Any return of unearned premium will be paid by **us** to the creditor shown on the Declarations. Any return of unearned premium may be paid to a named insured shown on the Declarations upon receipt of its assignment to a named insured shown on the Declarations by the creditor.