



AMENDATORY ENDORSEMENT

The following is a list of fees that could pertain to your Allegany Co-op insurance policy. Under the circumstances below, we will charge you fees associated with the cost of processing these transactions. This is regarded as an obligation of yours, incurred in connection with the payment of your premium and not premium itself. Therefore, non-payment of any fee may result in cancellation of your policy. The fees charged are shown below and will be shown on your bill and/or cancellation.

Installment Option Fee

If you select the option of paying your premium by our installment option plan, Allegany Co-op will add a \$6.00 installment fee to each payment. We consider a payment made on the day we receive it, not the day the payment is mailed or postmarked.

Late Payment Fee

If your payment is late, we will charge you a \$20.00 late payment fee. We consider a payment made on the day we receive it, not the day the payment is mailed or postmarked.

Returned Check Charge

If your remittance for payment of obligations to us is returned by a bank with payment denied, Allegany Co-op will charge you a \$50.00 returned check charge.

Reinstatement of Cancelled Policy Fee

If your payment is received after the cancellation date of the policy and the Company agrees to reinstate coverage, Allegany Co-op will charge you a \$20.00 reinstatement fee.

The Board of Directors of Allegany Co-op Insurance Company has approved and set each charge. For more information on the above charges, please contact your agent or call Allegany Co-op.