

**PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.**

## **ASSESSABLE POLICY TERMS**

The "term" premium, as used in the policy, declarations, and application forms, means and includes any assessment that "we" may charge in accordance with the provisions of "our" articles of incorporation. "We" do not waive "our" right to any legal protections or privileges afforded under the law to assessable mutuals by the use of the term "premium" in the policy, declarations, and application forms.

All other terms and conditions of this policy apply.