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**AMENDATORY ENDORSEMENT**

The following is a list of fees that pertain to your insurance policy. Under the circumstances below, we will charge you fees associated with the cost of processing these transactions. These fees are not premiums but are regarded as an obligation of yours incurred with the payment of your premium. 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 notice.

**INSTALLMENT OPTION FEE**

If you select the option of paying your premium by our installment plan, a \$3.50 installment fee will be added to each installment billing.

**RETURNED CHECK CHARGE**

If your remittance for payment of obligations to us is returned by a bank with payment denied, we will charge you a \$30.00 return check charge.

**LATE PAYMENT FEE**

If your payment is late, we will charge you a \$20.00 late payment fee. The official U.S. postmark on your envelope must be on or before the due date on your bill or your payment will be considered late.

**REINSTATEMENT OF CANCELLED POLICY FEE**

If your policy cancels and the company agrees to reinstate coverage, we will charge you a \$30.00 reinstatement fee.

**REPROCESSING FEE**

A reprocessing fee of \$35.00 may be applied to policies that have been submitted for cancellation reprocessing, where the current earned premium balance has been in collection for three or more months.

The Board of Directors of Chautauqua Patrons Insurance Company has approved and set each charge. For more information on the above charges, please contact your agent or call Chautauqua Patrons Insurance Company at (716) 664-5813.

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