

Pro-Rata Cancellation Schedule

Annual Premium Plans – Refund Option Only

Days Policy In Force	Percent of Premium Refunded	Days Policy In Force	Percent of Premium Refunded	Days Policy In Force	Percent of Premium Refunded	Days Policy In Force	Percent of Premium Refunded
1	100	90–93 (3 mos.)	75	181–184 (6 mos.)	50	272–275 (9 mos.)	25
2–5	99	94–96	74	185–187	49	276–279	24
6–9	98	97–100	73	188–191	48	280–282	23
10–12	97	101–104	72	192–195	47	283–286	22
13–16	96	105–107	71	196–198	46	287–290	21
17–20	95	108–111	70	199–202	45	291–293	20
21–23	94	112–114	69	203–206	44	294–297	19
24–27	93	115–118	68	207–209	43	298–301	18
28–31 (1 mo.)	92	119–122 (4 mos.)	67	210–213	42	302–304 (10 mos.)	17
32–34	91	123–125	66	214–217 (7 mos.)	41	305–308	16
35–38	90	126–129	65	218–220	40	309–312	15
39–41	89	130–133	64	221–224	39	313–315	14
42–45	88	134–136	63	225–228	38	316–319	13
46–49	87	137–140	62	229–231	37	320–323	12
50–52	86	141–144	61	232–235	36	324–326	11
53–56	85	145–147	60	236–239	35	327–330	10
57–60	84	148–151	59	240–242	34	331–333	9
61–63 (2 mos.)	83	152–155 (5 mos.)	58	243–246 (8 mos.)	33	334–337 (11 mos.)	8
64–67	82	156–158	57	247–250	32	338–341	7
68–71	81	159–162	56	251–253	31	342–344	6
72–74	80	163–166	55	254–257	30	345–348	5
75–78	79	167–169	54	258–260	29	349–352	4
79–82	78	170–173	53	261–264	28	353–355	3
83–85	77	174–177	52	265–268	27	356–359	2
86–89	76	178–180	51	269–271	26	360–363	1
						364–365	0

Minimum Retained Premium

Initial Coverage \$50.00 Renewal of Coverage \$10.00