



Cancellation Instructions

- Written request in writing; email and fax are acceptable requests.
service@azimuthrisk.com
 317-423-9620 or 888-201-8851
- Requests must be received prior to the requested cancellation date.
- Requests must be received 15 days prior to next installment.
- Requests may take up to 10 business days to process.
- \$25.00 cancellation fee.
- **If there are pending eligible claims, refund will not be issued.**
- Cancellation is based on short rate table below.

Days Insurance in Force	Percent of one year Premium	Days Insurance in Force	Per cent of one year Premium	Days Insurance in Force	Per cent of one year Premium	Days Insurance in Force	Per cent of one year Premium
1	5%	66 - 69	29%	154 - 156	53%	256 - 260	77%
2	6	70 - 73	30	157 - 160.....	54	261 - 264.....	78
3 - 4	7	74 - 76	31	161 - 164.....	55	265 - 269.....	79
5 - 6	8	77 - 80	32	165 - 167.....	56	270 - 273 (9 mos)	80
7 - 8	9	81 - 83	33	168 - 171.....	57	274 - 278.....	81
9 - 10	10	84 - 87	34	172 - 175.....	58	279 - 282.....	82
11 - 12	11	88 - 91 (3 mos)	35	176 - 178.....	59	283 - 287.....	83
13 - 14	12	92 - 94	36	179 - 182 (6 mos)	60	288 - 291.....	84
15 - 16	13	95 - 98	37	183 - 187.....	61	292 - 296.....	85
17 - 18	14	99 - 102	38	188 - 191.....	62	297 - 301.....	86
19 - 20	15	103 - 105	39	192 - 196.....	63	302 - 305 (10 mos)	87
21 - 22	16	106 - 109	40	197 - 200.....	64	306 - 310.....	88
23 - 25	17	110 - 113	41	201 - 205.....	65	311 - 314.....	89
26 - 29	18	114 - 116	42	206 - 209.....	66	315 - 319.....	90
30 - 32 (1 mos)	19	117 - 120	43	210 - 214 (7 mos)	67	320 - 323.....	91
33 - 36	20	121 - 124 (4 mos)	44	215 - 218.....	68	324 - 328.....	92
37 - 40	21	125 - 127	45	219 - 223.....	69	329 - 332.....	93
41 - 43	22	128 - 131	46	224 - 228.....	70	333 - 337 (11 mos)	94
44 - 47	23	132 - 135	47	229 - 232.....	71	338 - 342.....	95
48 - 51	24	136 - 138	48	233 - 237.....	72	343 - 346.....	96
52 - 54	25	139 - 142	49	238 - 241.....	73	347 - 351.....	97
55 - 58	26	143 - 146	50	242 - 246 (8 mos)	74	352 - 355.....	98
59 - 62 (2 mos)	27	147 - 149	51	247 - 250.....	75	356 - 360.....	99
63 - 65	28	150 - 153 (5 mos)	52	251 - 255.....	76	361 - 365 (12 mos)	100

Rules applicable to insurance with terms less than or more than one year:

- A. If insurance has been in force for one year or less, apply the short rate table for annual insurance to the full annual premium determined as for insurance written for a term of one year.
- B. If insurance has been in force for more than one year:
 1. Determine full annual premium as for insurance written for a term of one year.
 2. Deduct such premium from the full insurance premium, and on the remainder calculate the pro rata earned premium on the basis of the ratio of the length of time beyond one year the insurance has been in force to the length of time beyond one year for which the policy was originally written.
 3. Add premium produced in accordance with items (1) and (2) to obtain earned premium during full period insurance has been in force