CALCULATION OF PREMIUM—TERMS LONGER THAN 12 MONTHS

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM GARAGE COVERAGE FORM TRUCKERS COVERAGE FORM

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below:	
Endorsement Effective	Policy Number
Named Insured	

The premiums indicated in this policy are for the current annual period. The premium will be adjusted at the rates in effect on each anniversary date of the policy's inception or, if experience rated, the effective date of the experience modification applies.