



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - NEVADA

In consideration of the premium, the policy is amended as follows:

I. Section XVIII, Cancellation is deleted and replaced with the following:

A. The **named insured** may cancel this policy at any time by:

- (i) returning the policy to us or any of our authorized representatives, indicating the effective date of cancellation; or
- (ii) providing a written notice to us stating when the cancellation is to be effective.

We must receive the policy or written notice before the cancellation date.

B. We may cancel this policy by giving written notice to the **named insured** and the Commissioner at least:

- (i) ten (10) days for cancellation for non-payment of premium; or
- (ii) one hundred twenty (120) days for cancellation for any other reason,

prior to the effective date of cancellation.

C. If this policy has been in effect for sixty (60) days or more or is a renewal policy, we will not cancel this policy except for one or more of the following conditions:

- (i) Failure to pay a premium when due;
- (ii) Conviction of the insured of a crime arising out of acts increasing the hazard insured against;
- (iii) Discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder;
- (iv) Discovery of: (1) an act or omission; or (2) a violation of any condition of the policy, which occurred after the first effective date of the current policy and substantially and materially increases the hazard insured against;
- (v) A material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed;
- (vi) A determination by the commissioner that continuation of the insurer's present volume of premiums would jeopardize the insurer's solvency or be hazardous to the interests of policyholders of the insurer, its creditors or the public; or
- (vii) A determination by the commissioner that the continuation of the policy would violate, or place the insurer in violation of, any provision of the code.

D. The notice of cancellation will state the effective date of cancellation and the policy will end on that date.

E. If we cancel, the refund will be pro rata. If the **named insured** cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.

II. Section XIX, Non-Renewal is deleted and replaced with the following:

We reserve the right to non-renew this policy by providing written notice to the **named insured** and the Commissioner at least one hundred twenty (120) days prior to the expiration date.



III. The policy is amended to include the following:

Renewal

- A. If we intend to renew the policy on altered terms, thirty (30) days advanced written notice of the change in policy or coverage provisions will be mailed to the **named insured** before the expiration of the policy at the last mailing address known to the Insurer.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.