



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - NEW HAMPSHIRE

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** at least:
 - (i) ten (10) days for cancellation for non-payment of premium; or
 - (ii) sixty (60) days for cancellation for any other reason,prior to the effective date of cancellation.
 - C. If this policy has been in effect for more than sixty (60) days or is a renewal policy, we shall not cancel this policy except for one or more of the following conditions:
 - (i) non-payment of premium;
 - (ii) fraud or material misrepresentation affecting the policy or in the presentation of a claim;
 - (iii) if the **named insured** violated any of the terms or policy conditions;
 - (iv) substantial increase in hazard.
 - D. The notice of cancellation will state the reason(s) for and the effective date of cancellation. The policy will end on that date.
 - E. We will mail or deliver the notice to the **named insured** at the last mailing address known to us.
 - F. 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:
 - A. We reserve the right to non-renew this policy by providing written notice to the **named insured** at least sixty (60) days prior to the expiration date.
 - B. If we have not given such advance notice, renewal coverage will be provided on the same terms and conditions as the expiring policy until the notice requirement has been fulfilled. However this does not apply in the case of nonpayment of premium or if the insured fails to pay any advance premium required by the insurer for renewal.
 - C. The notice shall include the reason for such non-renewal.
 - D. Proof of mailing shall be sufficient proof of notice.



III. The policy is amended to include the following:

Renewal

- A. If we intend to renew this policy with an increased premium of more than twenty-five percent (25%), it is considered a non-renewal and we must provide notice at least sixty (60) days prior to the expiration date.
- B. If we intend to renew this policy with an increased premium of twenty-five percent (25%) or less, we must provide notice at least thirty (30) days prior to the effective date of such renewal.
- C. If the notice period required is not satisfied, renewal coverage will be provided, on a pro rata basis, at the rates or premiums in effect under the expiring policy until the applicable notice requirement has been fulfilled. This paragraph shall not apply if the insured accepts the renewal policy.

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.