



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - CONNECTICUT

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) ninety (90) days for cancellation for non-payment of premium; or
 - (ii) ninety (90) 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 less, we may cancel for any reason.
 - D. If the policy has been in effect for more than sixty (60) days or if it is a renewal, the Insurer may not cancel the policy unless such cancellation is based on one or more of the following reasons:
 - (i) Nonpayment of premium;
 - (ii) Conviction of a crime arising out of acts increasing the hazard insured against;
 - (iii) Discovery of fraud or material misrepresentation by the Insureds in obtaining the policy or in perfecting any claim thereunder;
 - (iv) Discovery of any willful or reckless act or omission by the Insureds increasing the hazard insured against;
 - (v) Physical changes in the property which increase the hazard insured against;
 - (vi) A determination by the commissioner that continuation of the policy would violate or place the Insurer in violation of the law;
 - (vii) A material increase in the hazard insured against; or
 - (viii) A substantial loss of reinsurance by the Insurer affecting this particular line of insurance.
 - E. The notice of cancellation will state the reason and effective date of cancellation. The policy will end on that date.
 - F. Notice will be sent by registered mail, certified mail or by mail evidenced by a United States Post Office certificate of mailing or, if agreed between the Insurer and the **named insured**, by electronic means evidenced by a delivery receipt, or delivered by the Insurer to the **named insured** by the required date.



- G. 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 ninety (90) days prior to the expiration date.
 - B. Notice will be sent by registered mail, certified mail or by mail evidenced by a United States Post Office certificate of mailing or, if agreed between the Insurer and the **named insured**, by electronic means evidenced by a delivery receipt, or delivered by the Insurer to the **named insured** by the required date.
 - C. The notice will state the reason for non-renewal.
- III. Conditional Renewal
- A. If we offer to renew this policy at less favorable terms we will provide written notice to the **named insured** of the less favorable terms at least ninety (90) days prior to policy renewal.
 - B. The conditional renewal notice shall clearly state or be accompanied by a clear statement that identifies any reduction in coverage limits, coverage provisions added or revised that reduce coverage or increases in deductible, under the renewal policy.
 - C. Notice will be sent by registered mail, certified mail or by mail evidenced by a United States Post Office certificate of mailing or, if agreed between the Insurer and the **named insured**, by electronic means evidenced by a delivery receipt, or delivered by 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.