

## AMENDATORY ENDORSEMENT NEW HAMPSHIRE

1. Under Common Policy Conditions, Cancellation is deleted and replaced by the following:

### Cancellation

- a. "You" may cancel this policy by returning the policy to "us" or by giving "us" a written notice and stating at what future date coverage is to stop.
- b. "We" may cancel this policy by delivering or mailing written notice to "you" at the mailing address shown on the "declarations".
- c. The notice will accompany or include the reasons for cancellation. Mailing of notice of cancellation or nonrenewal will be by certified mail, except that a certificate of mailing may be used in case of cancellation for nonpayment of premium. Proof of delivery or mailing is sufficient proof of notice.
- d. If this policy has been in effect for less than 60 days, "we" may cancel for any reason.

If this policy has been in effect for 60 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel only if one or more of the following reasons apply:

- 1) nonpayment of premium;
- 2) fraud or material misrepresentation affecting the policy, or in the presentation of a claim thereunder;
- 3) violation of any of the "terms" or conditions of the policy; or
- 4) substantial increase in hazard, provided the cancellation for this reason will be effective only after prior approval of the commissioner.

"We" will give "you" notice at least 10 days before the cancellation is effective, if cancellation is for nonpayment of premium or a substantial increase in hazard. "We" will give "you" notice at least 60 days before the cancellation is effective, if cancellation is for any other reason.

- e. "Your" return premium, if any, will be calculated according to "our" rules.
  - 1) If "you" request cancellation, any return premium will be refunded within 30 days of "our" receipt of "your" request. If "we" cancel, any return premium will be refunded within 30 days of the effective date of cancellation.
  - 2) Notwithstanding 1) above, if the final premium is determined by audit, any return premium will be refunded within 30 days after:
    - a) the date of the completed audit; or
    - b) 120 days after the expiration or cancellation;

whichever occurs first.

Payment or tender of the unearned premium is not a condition of cancellation.

2. Under Common Policy Conditions, the following condition is added:

### Nonrenewal and Renewal -- If "we" decide:

- a. not to renew this policy "we" will give "you" notice at least 60 days before the anniversary date or the end of the policy period.

- b. to renew this policy with a premium increase of more than 25%, "we" will give "you" notice of the proposed renewal premium at least 60 days before the anniversary date or the end of the policy period.

"We" will mail or physically deliver such notice to "you" at the address shown in the "declarations".

These notice requirements do not apply if "we" have manifested "our" willingness to renew with a premium increase of no more than 25%, or in case of nonpayment of premium, or if "you" fail to pay any advance premium required by "us" for renewal.

This policy will terminate on the effective date of any other coverage acquired by "you" to the extent the acquired coverage substantially duplicates coverages of the renewal.

If "we" intend to renew this policy subject to a premium increase of less than 25%, and "we" have the necessary information to issue a renewal, "we" will confirm "our" intention to renew in writing at least 30 days prior to the expiration of the policy. "Our" written confirmation will include the premium at which the policy is to be renewed.

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