

AMENDATORY ENDORSEMENT DISTRICT OF COLUMBIA

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

Cancellation and Nonrenewal -- "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.

"We" may cancel or not renew this policy by written notice mailed or delivered to "you" at "your" last known address. Proof of delivery or mailing is sufficient proof of notice.

"Our" notice will include an explanation of the grounds for cancellation or nonrenewal.

"We" will also send a copy of the notice of cancellation to the District of Columbia Superintendent of Insurance when cancellation is for any reason other than nonpayment of premium.

If this policy has been in effect for 30 days or less, "we" may cancel for any reason by giving notice at least ten days before cancellation is effective.

If this policy has been in effect for more than 30 days, or if it is a renewal of a policy issued by "us", "we" may cancel this policy only if one or more of the following reasons apply:

- a. the premium has not been paid when due;

- b. "you" have made a material and willful misstatement or omission of fact to "us" or to "our" employees, agents, or brokers in connection with any application to or claim against "us";
- c. "your" property or other interests have been transferred to a person other than "you" or "your" beneficiary, unless the transfer is permissible under the "terms" of the policy; or
- d. the property, interest, or use thereof has materially changed with respect to its insurability.

If "we" cancel this policy after it has been in effect for more than 30 days, "we" will give "you" written notice of cancellation at least 30 days before cancellation is effective.

If "we" nonrenew this policy, "we" will give "you" written notice of nonrenewal at least 30 days prior to the end of the policy period.

"We" will also notify the agent or broker, if any, who wrote the policy, at least five days before "we" send "you" the notice of cancellation or nonrenewal.

The return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.

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