

AMENDATORY ENDORSEMENT CONNECTICUT

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

Cancellation And Nonrenewal

- 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 or not renew this policy by delivering or mailing written notice to "you" at the address shown in the policy. If notice is mailed, it will be mailed by registered or certified mail or by mail evidenced by a United States Post Office certificate of mailing. "Our" notice will state the specific reason for the cancellation or nonrenewal. Proof of delivery or mailing is sufficient proof of notice.
- c. If this policy has been in effect for 60 days or less, "we" may cancel for any reason.

If this policy has been in effect more than 60 days, 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) the premium has not been paid when due;
- 2) there has been a conviction of a crime arising out of an act increasing the hazard insured against;
- 3) there has been a discovery of fraud or material misrepresentation by an "insured" in obtaining the policy or in perfecting any claim hereunder;
- 4) there has been a discovery of any willful or reckless act or omission by an "insured" increasing the hazard insured against;
- 5) the Commissioner has determined that continuation of the policy would violate, or place "us" in violation of, the law;
- 6) there has been a physical change in the property which increases the hazard insured against;
- 7) there has been a material increase in the hazard insured against; or

- 8) there has been a substantial loss of "our" reinsurance affecting this particular line of insurance.

If "we" cancel this policy for reasons 1) through 5) above, "we" will give "you" notice at least 10 days before cancellation is effective. If "we" cancel because the premium has not been paid when due, "you" may continue the coverage provided by this policy and avoid the effect of cancellation by payment in full at any time before the date on which the cancellation is effective.

If "we" cancel this policy for any other reason, "we" will give "you" notice at least 60 days before cancellation is effective.

However, notice of cancellation is not required if "we" have transferred this policy to any of "our" affiliates, with no interruption of coverage, for another policy that contains the same terms, conditions, and provisions, including "limits", as this policy.

- d. If "we" do not renew this policy, "we" will give "you" notice at least 60 days before nonrenewal is effective.

However, notice of nonrenewal is not required if:

- 1) the premium has not been paid when due;
- 2) an "insured" has failed to pay any advance premium required by "us" for renewal; or
- 3) "we" have transferred this policy to any of "our" affiliates, with no interruption of coverage, for another policy that contains the same terms, conditions, and provisions, including "limits", as this policy.

- e. "Your" return premium, if any, will be refunded at the time of cancellation or on demand. Payment or tender of the unearned premium is not a condition of cancellation.

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