

# Policy Endorsement

*The following endorsement changes your policy. Please read this document carefully and keep it with your policy.*

*This Endorsement Changes Your Policy—Keep It With Your Policy*

## Nevada Amendatory Endorsement Homeowners Policy — APC236

I. The **General** section is amended as follows:

A. The following provision is added:

### **Payment**

If **we** mail a cancellation notice because **you** didn't pay the required premium when due and **you** then tender payment by check, draft, or other remittance which is not honored upon presentation, **your** policy will terminate on the date and time shown on the cancellation notice and any notice **we** issue which waives the cancellation or reinstates coverage is void. This means that **we** will not be liable under this policy for claims or damages after the date and time indicated on the cancellation notice.

B. The following is added:

### **Charge for Insufficient Funds**

If at any time, **your** payment of any premium amount due is made by check, electronic transaction, or other remittance which is not honored because of insufficient funds or a closed account, **you** will be charged a fee.

C. The **Cancellation** provision is replaced by the following:

### **Cancellation**

**Your** Right to Cancel:

**You** may cancel this policy by notifying **us** of the future date **you** wish to stop coverage.

**Our** Right to Cancel:

**We** may cancel this policy by mailing notice to **you** at the mailing address shown on the Policy Declarations. When this policy has been in effect for less than 70 days, and is not a renewal with **us**, **we** may cancel this policy for any reason by giving **you** at least 10 days notice before the cancellation takes effect.

When this policy has been in effect for 70 days or more, or if it is a renewal with **us**, **we** may cancel this policy for one or more of the following reasons:

- 1) non-payment of premium; or
- 2) material misrepresentation or fraud when obtaining the policy, or when submitting a claim under the policy; or

- 3) there has been a material change in the nature or extent of the risk **we** originally accepted which causes risk of loss to be substantially and materially increased; or
- 4) violation of any of the policy terms or conditions; or
- 5) conviction of an **insured person** of a crime arising out of acts increasing the hazard insured against; or
- 6) a determination by the Commissioner of Insurance that the continuation of the policy would violate the Nevada Insurance Code.

If the cancellation is for non-payment of premium, **we** will mail **you** notice 10 days before the cancellation takes effect. If the cancellation is for any other reasons, **we** will mail **you** notice at least 30 days before the cancellation takes effect.

**Our** mailing the notice of cancellation to **you** will be deemed to be proof of notice. Coverage under this policy will terminate on the effective date and hour stated on the cancellation notice.

Any unearned premium amounts under \$2.00 will be refunded only upon **your** request.

**Our Right Not to Renew or Continue:**

**We** have the right not to renew or continue the policy beyond the current premium period. If **we** don't intend to renew or continue the policy, **we** will mail notice at least 30 days before the end of the premium period. **Our** mailing notice of non-renewal to **you** will be deemed to be proof of notice.

All other policy terms and conditions apply.

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