

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 Select Homeowners Policy – APC237

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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