

## NEVADA AMENDATORY DWELLING PROPERTY ENDORSEMENT

This endorsement modifies such insurance as is afforded by this policy and replaces any Nevada Amendatory Dwelling Property Endorsement previously a part of this policy.

### CONDITIONS

Condition 3 is deleted and replaced by the following:

- 3. Concealment or Fraud.** With respect to all insureds, we will not provide coverage if, before or after a loss, any insured has:
- a. Intentionally concealed or misrepresented any material fact or circumstance;
  - b. Engaged in fraudulent conduct; or
  - c. Made false statements;
- relating to this insurance.

Condition 17 is deleted and replaced by the following:

**17. Cancellation.**

- a. You may cancel this policy at any time by returning it to us or advising us of the current or future date when it should be canceled.
- b. We may cancel this policy by notifying you in writing of the date cancellation takes effect and the reasons for cancellation. The delivery of this cancellation notice will be subject to the laws of the state of Nevada.

Cancellation by us may only be for the following reasons:

- (1) When you have not paid the premium, whether payable to us or to our agent or under any finance or credit plan, we may cancel at any time by notifying you at least 10 days before the date cancellation takes effect.
  - (2) When this policy has been in effect for less than 70 days and is not a renewal with us, we may cancel for any reason other than nonpayment by notifying you at least 10 days before the date cancellation takes effect.
  - (3) When this policy has been in effect for 70 days or more, or at any time if it is a renewal with us, we may cancel for one or more of the following reasons:
    - (a) Conviction of the insured of a crime arising out of acts increasing the hazard insured against;
    - (b) discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim under the policy;
    - (c) discovery of an act or omission; or a violation of any condition of the policy, which occurred after the first effective date of the current policy and substantially and materially increases the hazard insured against;
    - (d) a material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed;
    - (e) a determination by the commissioner that continuation of the insurer's present volume of premiums would jeopardize the insurer's solvency or be hazardous to the interests of policyholders of the insurer, its creditors or the public; or
    - (f) a determination by the commissioner that the continuation of the policy would violate, or place the insurer in violation of, any provision of the code.This can be done by notifying you at least 30 days before the date cancellation takes effect.
  - (4) With respect to a policy written for a period of more than one year or for an indefinite term: In addition to our right to cancel as provided in b(1), b(2) and b(3), we may cancel for any reason at anniversary by notifying you at least 30 days before the date cancellation takes effect.
- c. When this policy is canceled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
  - d. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

Condition 18 is deleted and replaced by the following:

- 18. Non-Renewal.** We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at the mailing address shown in the Declarations, written notice, including our reasons for non-renewal, at least 30 days before the expiration date of this policy. The reasons for non-renewal and delivery of this termination notice will be subject to the laws of the state of Nevada.

All other terms remain unchanged.

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**AMERICAN FAMILY MUTUAL INSURANCE COMPANY  
MADISON, WISCONSIN**