

SPECIAL PROVISIONS — NEVADA

SECTIONS I AND II — PROPERTY AND LIABILITY CONDITIONS

Under **4. Cancellation**, item **b.(3)** is deleted and replaced by the following:

- (3)** When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel if there has been material misrepresentation of fact which if known to us would have caused us not to issue the policy or if the risk has changed substantially since the policy was issued. This can be done by notifying you at least 30 days before the date cancellation takes effect.

Item **5. Non-Renewal** is deleted and replaced by the following:

- 5. Non-Renewal.** We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your mailing address shown in the Policy Declarations, written notice at least 30 days before the expiration date of this policy. Proof of mailing shall be sufficient proof of notice.

All other provisions of this policy apply.

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