

## AMENDATORY ENDORSEMENT MAINE

1. Under Cancellation, the section is deleted and replaced by the following:

You may cancel this policy at any time. We have the same right.

To cancel, you must return the Declarations page to us or our agent. If you cannot return the Declarations page, you must tell us in writing the date which you want coverage to end. The date can't be before the date of the writing.

If you cancel your policy within thirty (30) days of receiving it, you will receive a full refund. For policies cancelled after thirty (30) days, you will get a refund of any unearned premium as promptly as possible.

If we cancel the policy, we will mail notice to you at your last known address at least seventy-five (75) days before your coverage will end. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.

A post office certificate of mailing to you at your last mailing address known to us, will be conclusive proof of receipt of notice on the third day after mailing. You will get a refund of any unearned premium as promptly as possible. The termination of your coverage will be effective whether or not you have been paid the refund.

No policy which has been in effect for sixty (60) days shall be canceled by the insurer except for one of the following reasons:

- a. nonpayment of premium;
- b. fraud or material misrepresentation made by you or with your knowledge in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
- c. substantial change in the risk which increases the risk of loss after insurance coverage has been issued or renewed, including, but not limited to, an increase in exposure due to rules, legislation, or court decision;
- d. failure to comply with reasonable loss control recommendations;
- e. substantial breach of contractual duties, conditions, or warranties; or
- f. determination by the superintendent that the continuation of a class or block of business to which the policy belongs will jeopardize our solvency or will place "us" in violation of the insurance laws of this state or any other state.

2. Under Nonrenewal, the section is deleted and replaced by the following:

We may elect not to renew this policy by mailing or delivering written notice of nonrenewal, stating the reasons for nonrenewal, to your last mailing address known to us. We will mail or deliver these notices at least 45 days before the:

- a) Expiration of the policy; or
- b) Anniversary date of this policy if this policy has been written for a term of more than one year.

Otherwise, we will renew this policy unless:

- a) You fail to pay the renewal premium after we have expressed our willingness to renew, including a statement of the renewal premium, to you and to your agent, at least 20 days before the expiration date: or
- b) Other coverage acceptable to the insured has been procured prior to the expiration date of the policy.

This policy is signed by our President, or Secretary, or authorized agent.