

AMENDATORY ENDORSEMENT NEVADA

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. Refunds after thirty (30) days will be figured by the short rate method, subject to a minimum premium of \$20.

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. Mailing the notice will be proof that you were notified. You will get a refund of any unused premium within twenty (20) days. If we cancel, the refund will be pro rata. The termination of your coverage will be effective whether or not you have been paid the refund. If the company cancels your policy, it will not be subject to the minimum premium of \$20.

No policy which has been in effect for seventy (70) days shall be canceled by the insurer except for one of the following reasons:

- (a) Nonpayment of premium;
- (b) The policy was obtained through fraud or material misrepresentation;
- (c) Any insured violated any of the terms and conditions of the policy which occurred after the effective date of the current policy and substantially and materially increased the hazard insured against;
- (d) A determination by the Commissioner that continuation of the present volume of premiums would jeopardize the insurer's insolvency or be hazardous to the interests of the insurer's policyholders, creditors or the public;
- (e) The risk originally accepted has substantially increased;
- (f) The Insured's conviction of a crime arising out of acts increasing the hazard insured against; or
- (g) A determination by the commissioner that the continuation of the policy could place the insurer in violation of the insurance laws of this state.