

## AMENDATORY ENDORSEMENT TENNESSEE

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 as promptly as possible. 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 sixty (60) days shall be canceled by the insurer except for one of the following reasons:

- (a) nonpayment of premium, including nonpayment of any additional premiums, calculated in accordance with our current rating manual, justified by a physical change in the insured property or a change in its occupancy or use;
- (b) your conviction of a crime having as one of its necessary elements an act increasing any hazard insured against;
- (c) discovery of fraud or material misrepresentation on the part of either of the following:
  - 1) you or your representative in obtaining the insurance; or
  - 2) you in pursuing a claim under the policy;
- (d) failure to comply with written loss control recommendations;
- (e) material change in the risk which increases the risk of loss after insurance coverage has been issued or renewed;
- (f) determination by the Commissioner that the continuation of the policy would jeopardize our solvency or would place us in violation of the insurance laws of this state or any other state;
- (g) your violation or breach of any policy terms or conditions; or
- (h) such other reasons that are approved by the Commissioner.