

## COMMON POLICY CONDITIONS

1. **Assignment** -- This policy is void if it is assigned without "our" written consent.
2. **Cancellation and Nonrenewal**
  - a. If this policy provides liability coverage:
    - 1) "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.
    - 2) "We" may cancel or not renew this policy, or one or more of its parts, by written notice delivered or mailed to "you" in accordance with Virginia law. However, if "we" cancel because the premium has not been paid when due, "we" will cancel the policy in its entirety.

If notice is mailed, "we" will retain a copy of the notice for at least one year from the date of termination. "We" will also maintain proof of mailing from the United States Postal Service, consistent with the mailing method that "we" utilized, for one year from the date of termination.

If notice is delivered electronically, "we" will retain evidence of electronic transmittal or receipt of the notification for at least one year from the date of the transmittal.

Proof of delivery or mailing is sufficient proof of notice.
    - 3) If "we" cancel this policy because the premium has not been paid when due, "we" will give "you" notice at least 15 days before the cancellation is effective. If "we" cancel this policy for any other reason, or if "we" decide not to renew this policy, "we" will give "you" notice at least 45 days before the cancellation or nonrenewal is effective.
    - 4) The notice will include the specific reason or reasons for cancellation or nonrenewal, and will state the date on which the cancellation or nonrenewal is to take effect.
    - 5) "You" have the right to request, in writing, that the Commissioner of Insurance review "our" action. "Your" written request must be made within 15 days of receiving "our" notice of cancellation or nonrenewal.
    - 6) "We" are not required to give "you" notice of cancellation or nonrenewal if:
      - a) "you" or "your" duly constituted attorney-in-fact have notified "us" or "our" agent that this policy is to be canceled or will not be renewed; or
      - b) prior to the date of expiration, "our" offer to renew this policy has not been accepted.
    - 7) "Your" return premium, if any, will be calculated on a pro rata basis. It will be refunded to "you" at the time of cancellation or as soon as practical. Payment or tender of the unearned premium is not a condition of cancellation.
  - b. If this policy does not provide liability coverage:
    - 1) "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.
    - 2) "We" may cancel or not renew this policy, or one or more of its parts, by written notice sent to "you" at "your" last mailing address known to "us". However, if "we" cancel because the premium has not been paid when due, "we" will cancel the policy in its entirety.

- Such notice may also be electronically delivered to an address provided by "you".
- If notice is delivered electronically, "we" will retain evidence of electronic transmittal or receipt of the notification for at least one year from the date of the transmittal.
- Proof of delivery or mailing is sufficient proof of notice.
- 3) If "we" cancel this policy because the premium has not been paid when due, "we" will give "you" notice at least 10 days before the cancellation is effective. If "we" cancel this policy for any other reason, or if "we" decide not to renew this policy, "we" will give "you" notice at least 30 days before the cancellation or nonrenewal is effective. The notice will state the date on which the cancellation or nonrenewal is to take effect.
  - 4) "Your" return premium, if any, will be calculated on a pro rata basis. It will be refunded to "you" at the time of cancellation or as soon as practical. Payment or tender of the unearned premium is not a condition of cancellation.
3. **Change, Modification, or Waiver of Policy Terms** -- A change or waiver of "terms" of this policy must be issued by "us" in writing to be valid.
  4. **Inspections** -- "We" have the right, but are not obligated, to inspect "your" property and operations. This inspection may be made by "us" or may be made on "our" behalf. An inspection or its resulting advice or report does not warrant that "your" property or operations are safe, healthful, or in compliance with laws, rules, or regulations. Inspections or reports are for "our" benefit only.
  5. **Examination of Books and Records** -- "We" may examine and audit "your" books and records that relate to this policy during the policy period and within three years after the policy has expired.

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