

AMENDATORY ENDORSEMENT MAINE

1. Under Common Policy Conditions, Cancellation is deleted and replaced by the following:

Cancellation -- "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.

"We" may cancel this policy, or one or more of its parts, by giving "you" written notice of cancellation at least ten days before cancellation is effective. "Our" notice will state the reason for cancellation. 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.

If this policy has been in effect less than 60 days, "we" may cancel for any reason.

If this policy has been in effect 60 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel this policy only if one or more of the following reasons apply:

- 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.

"Your" return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.

2. Under Common Policy Conditions the following condition is added:

Nonrenewal -- If "we" decide not to renew this policy, "we" will mail or deliver "our" notice of nonrenewal to "you". Nonrenewal will not be effective prior to 30 days after "you" receive "our" notice.

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.

3. Under Common Policy Conditions, the following condition is added:

Renewal -- If "we" intend to renew this policy with "terms" less favorable to "you" or with higher rates, or a higher rating plan, we will mail or deliver a notice of the renewal "terms" to "you". The renewal "terms" will not be effective prior to 30 days after "you" receive "our" notice.

"We" are not required to send a notice if the change in "terms" is the result of a rate, form, or plan filed with the superintendent and applicable to the entire class of business to which the policy belongs or to a premium increase based on the altered nature or extent of the risk insured against.

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.

CL 0116 03 04