

## AMENDATORY ENDORSEMENT MASSACHUSETTS

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

**Cancellation** -- "You" may cancel this policy at any time by returning it to "us". "You" may also cancel it by advance notice in writing to "your" agent or "us" giving the date upon which "you" wish it cancelled.

"We" may cancel this policy by written notice delivered or mailed to "you" at the address shown in the policy. A United States Postal Service certificate of mailing showing "your" name and address will be considered sufficient notice.

Notice of cancellation will state "our" reason for such cancellation. If the stated reason is nonpayment of premium, "you" may continue the coverage and avoid the effect of cancellation by payment at any time prior to the effective date of cancellation.

If this policy has been in effect for 60 days or less, or during the first 60 days after an anniversary date, "we" may cancel for any reason.

After this policy has been in effect for more than 60 days, or after 60 days from an anniversary date, no notice of cancellation will be effective unless it is based on the occurrence, after the effective date of the policy, of one or more of the following:

- a. "you" have not paid the premium;
- b. an insured is convicted of a crime arising out of acts increasing the hazard insured against;

- c. "we" discover a fraudulent or material misrepresentation an insured made in the application for the policy;
- d. "we" discover a willful or reckless act or omission by an insured which increases the chance of a loss covered under the policy;
- e. there have been physical changes to the property covered under the policy which make that property uninsurable; or
- f. the Commissioner of Insurance determines that continuation of the policy would violate the law.

"We" will give "you" notice at least five days before the stated effective date of cancellation unless the reason for cancellation is for nonpayment of premium.

If "we" cancel for nonpayment of premium, "we" will give "you" notice at least ten days before the effective date of cancellation.

To cancel the rights of any mortgagee shown in the policy, "we" must also send notice to the mortgagee at least 20 days before the effective date of cancellation. This supersedes the notice of cancellation requirement contained in Mortgage Provisions.

Refunds of any premium will be sent to "you" as soon as possible. "Your" return premium, if any, will be calculated on a pro rata basis.

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