



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - DISTRICT OF COLUMBIA

In consideration of the premium, the policy is amended as follows:

- I. Section XVIII, Cancellation is deleted and replaced with the following:
 - A. The **named insured** may cancel this policy at any time by:
 - (i) returning the policy to us or any of our authorized representatives, indicating the effective date of cancellation; or
 - (ii) providing a written notice to us stating when the cancellation is to be effective.
We must receive the policy or written notice before the cancellation date.
 - B. We may cancel this policy by giving written notice to the **named insured** at least:
 - (i) thirty (30) days for cancellation for non-payment of premium; or
 - (ii) thirty (30) days for cancellation for any other reason,
prior to the effective date of cancellation.
 - C. If this policy has been in effect for thirty (30) days or less, we may cancel for any reason.
 - D. If the policy has been in effect for more than thirty (30) days or if it is a renewal, the Insurer may not cancel the policy unless such cancellation is based on one or more of the following reasons:
 - (i) The **named insured** has refused or failed to pay a premium due under the terms of the policy;
 - (ii) The **named insured** or **insureds** has made a material and willful misstatement or omission of fact to the Insurer or its employees, agents or brokers in connection with any application to or claim against the Insurer; or
 - (iii) The property or other interest of the **named insured** or **insured(s)** has been transferred to a person other than the **named insured**, **insureds** or beneficiary, unless the transfer is permissible under the terms of the policy; or the property, interest or use thereof shall have materially changed with respect to its insurability.
 - E. The notice of cancellation will state the ground or grounds relied upon as the basis for cancellation and the effective date of cancellation. The policy will end on that date.
 - F. We will mail or deliver the notice to the **named insured** at the last mailing address of the **named insured**.
 - G. If we cancel, the refund will be pro rata. If the **named insured** cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- II. Section XIX, Non-Renewal is deleted and replaced with the following:
 - A. We reserve the right to non-renew this policy by providing written notice to the **named insured** at least thirty (30) days prior to the expiration date.
 - B. The notice will state the ground or grounds relied upon as the basis for non-renewal.



- C. We will mail or deliver written notice to the **named insured** at the last known mailing address of the **named insured**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.