



**MARYLAND POLICYHOLDER NOTICE
NOTICE OF ABILITY TO CANCEL BINDER OR POLICY OR RECALCULATE PREMIUM**

Your binder or policy is subject to a 45-day underwriting period beginning on the effective date of coverage. In accordance with § 12-106 of the Insurance Article, Annotated Code of Maryland if _____ discovers a material risk factor during the underwriting period, the company may recalculate your premium from the effective date of the policy.

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.