



Endorsement Number	Effective Date of Endorsement	Policy Number	Premium
«eNo»	12:01 a.m. on «eEff»	«ePol»	«ePrem»

CANCELLATION AND NONRENEWAL ENDORSEMENT – DISTRICT OF COLUMBIA

It is agreed that:

Except as specifically set forth herein, any Cancellation or Nonrenewal provision in this policy is replaced by the following. If the policy does not contain a Cancellation and/or Nonrenewal provision, the following is added to the policy:

1. Cancellation

- a. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation. Such advance notice of cancellation should be mailed or delivered to the address indicated in the Declarations under the item entitled Notices to Insurer.
- b. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least 30 days before the effective date of cancellation. At least 5 days before sending notice to the first Named Insured, we will notify the agent or broker, if any, who wrote the policy.
- c. If this policy has been in effect for 30 days or less and is not a renewal of a policy we issued, we may cancel this policy for any reason.
- d. If this policy has been in effect more than 30 days, or if this policy is a renewal or continuation of a policy we issued, we may cancel this policy only for one or more of the following reasons:
 - (1) nonpayment;
 - (2) material and willful misstatement or omission of fact;
 - (3) property or other interest of the insured has been transferred;
 - (4) the property, interest or use thereof must have materially changed with respect to its insurability.
- e. Notice of cancellation will state the effective date of cancellation. The policy will end on that date.
- f. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first 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.

2. Nonrenewal

- a. If we decide not to renew or continue this policy we will mail or deliver to the first Named Insured written notice at least 30 days before the end of the policy period. At least 5 days before sending notice to the first Named Insured, we will notify the agent or broker, if any, who wrote the policy. Failure to pay the required renewal or continuation premium when due shall mean that the first Named Insured has not accepted our offer.
- b. If the first Named Insured obtains other insurance this policy will end on the effective date of that insurance.



3. Mailing Of Notices

We will mail by post office receipt secured or certified mail or deliver our notice of cancellation or nonrenewal to the last mailing addresses known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

As used herein, "us" and "we" refers to the insurance company named on the Declarations.

As used herein, "you", "your" or "named insured" refers to the person or entity first named as such on the Declarations.

If any provision of the policy contains cancellation or nonrenewal terms that are more favorable to the insured than those provided in this endorsement, then, except where prohibited by applicable state law, the more favorable terms control.

All other provisions of the policy remain unchanged.