

Endorsement No. _____

Effective Date: _____ @12:01 a.m. Standard Time at the address of the **Named Insured**

Policy Number: _____

Insured Name: _____

Issuing Company: _____

Additional (Return) Premium: _____

If the Endorsement Effective Date is blank, then the effective date of this Endorsement is the Inception Date of the Policy.

CANCELLATION AND NONRENEWAL ENDORSEMENT – NEW HAMPSHIRE

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 named insured may cancel this policy by mailing or delivering to us advance 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 physically delivering to you written notice of cancellation stating the reasons for cancellation, at least:

(1) at least 10 days before the effective date of cancellation if the policy has been in effect for less than 60 days;
or

(2) if the policy has been in effect for 60 days or more:

(a) at least 10 days before the effective date of cancellation if we cancel for:

- (i) Nonpayment of premium; or
- (ii) Substantial increase in hazard;

(b) at least 60 days before the effective date of cancellation if we cancel for any other reason.

- c. If this policy has been in effect for 60 days or more, or if this is a renewal of a policy we issued, we may cancel only for one or more of the following reasons:

(1) Nonpayment of premium;

(2) Fraud or material misrepresentation affecting the policy or in the presentation of a claim thereunder, or violation of any of the terms or conditions of the policy; or

(3) A change in the risk that substantially increases a hazard insured against after insurance coverage has been issued or renewed.

- d. We will mail or physically deliver notice of cancellation to the named insured at the address in the policy. If notice is mailed, it will be by:

(1) Certified mail or certificate of mailing if cancellation is for nonpayment of premium; or

(2) Certified mail if cancellation is for any other reason.

Proof that the notice was mailed in accordance with Paragraph d.(1) or d.(2) will be sufficient proof of notice.

- e. Notice of cancellation will state the effective date of cancellation and will be effective for all Insureds. All coverage will end on the effective date of cancellation.
- f. If this policy is cancelled, we will send the named insured any premium refund due. If we cancel, the premium 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 premium refund.

2. Renewal or Nonrenewal

- a. If we elect to renew this policy with a renewal premium less than current year premium, the same as current year premium, or greater than current year premium by no more than 25%, we will confirm in writing at least 30 days prior to the expiration of the policy our intention to renew and the renewal premium amount if we have all necessary information to issue the renewal. If we are unable to give notice 30 days in advance of the renewal, we will provide renewal coverage at expiring rates until you have had 30 days' notice.
- b. If we elect not to renew this policy for any reason other than nonpayment of premium, or if we condition renewal based on a renewal premium greater than current year premium by more than 25%, a decrease in coverage or limits, or an increase in deductibles (other than those approved by the Insurance Department), we will give written notice of nonrenewal or such conditions at least 60 days prior to the expiration of the policy. Notice of nonrenewal is not required if we refuse to renew due to nonpayment of premium. The policy cannot be extended to meet the notice requirement unless mutually agreed to by us and the named insured.
- c. Notice of renewal or nonrenewal will be mailed or physically delivered to the named insured at the address in the policy. 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 in the Declarations.

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

All other provisions of the policy remain unchanged.