

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

HOMEOWNERS AMENDATORY ENDORSEMENT

Under Section **I** – Exclusions, paragraph **9. Insanity** is deleted in its entirety.

Under Section **II** – Exclusions, paragraph **1. a. (2)** is deleted in its entirety.

Under Section **I** and **II** – Conditions, paragraphs **b. (2), (3) and (4)** under **5. Cancellation** are deleted and replaced as follows:

- 5. b. (2)** When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by letting you know at least 60 days before the date cancellation takes effect.
- (3)** When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:
- (a) If there has been a material misrepresentation of fact which if known to us would have caused us not to issue the policy; or
 - (b) If the risk has changed substantially since the policy was issued.
- This can be done by letting you know at least 60 days before the date cancellation takes effect.
- (4)** When this policy is written for a period of more than one year, we may cancel for any reason at anniversary by letting you know at least 60 days before the date cancellation takes effect.

Under Section **I** and **II** – Conditions, the first paragraph under **6. Nonrenewal** is deleted and replaced as follows:

We may elect not to renew this policy. We may do so by mailing to you and, if applicable, your agent or broker at the last addresses known to us or shown by our records, written notice, including our reason for refusing to renew, at least 60 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

All other provisions of this policy apply.