

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

HOMEOWNERS AMENDATORY ENDORSEMENT

Under **SECTION I – PROPERTY COVERAGES, EXCLUSIONS, 26. Insanity** is deleted in its entirety.

Under **SECTION II – LIABILITY AND MEDICAL COVERAGES, EXCLUSIONS, 1.g. Insanity** is deleted in its entirety.

Under **SECTION I AND II – CONDITIONS, 2. Cancellation**, paragraphs **b.**, **c.** and **d.** are deleted and replaced as follows:

- b.** 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.
- c.** 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:
 - (1)** If there has been a material misrepresentation of fact which if known to **us** would have caused **us** not to issue the policy; or
 - (2)** 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.
- d.** 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, 7. Nonrenewal of Policy** is deleted and replaced as follows:

- 7. Nonrenewal of Policy.** **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.