Policy Endorsement

The following endorsement changes your policy. Please read this document carefully and keep it with your policy.

Maine Amendatory Endorsement
Renters Policy - AP225-2

I. In the **General** Section, the following changes are made:

A. The **Cancellation** provision is replaced by the following:

Cancellation
Your Right to Cancel:
You may cancel this policy by notifying us of the future date **you** wish to stop coverage.

Our Right to Cancel:
Allstate may cancel this policy by mailing notice to **you** at the mailing address shown on the declarations page. When this policy has been in effect for less than 90 days (less than 120 days if this policy covers a secondary residence expected to be continuously unoccupied for three or more months in an annual period), and it is not a renewal with **us**, **we** may cancel this policy for any reason. If **we** cancel for nonpayment of premium, **we** will give **you** at least 10 days notice before the cancellation takes effect. If **we** cancel for any other reason, **we** will give **you** at least 20 days notice before the cancellation takes effect.

When this policy has been in effect for 90 days or more (120 days or more if this policy covers a secondary residence expected to be continuously unoccupied for three or more months in an annual period), or if it is a renewal with **us**, **we** may cancel this policy for one or more of the following reasons:

1) Non-payment of premium;

2) **You** have been convicted of a crime and one of the elements of that crime was an act increasing any hazard **we** cover;

3) Fraud or material misrepresentation by an **insured person** or a representative of an **insured person** in obtaining the insurance;

4) Fraud or material misrepresentation by **you** in pursuing a claim under this policy;

5) Grossly negligent acts or omissions by an **insured person** which have substantially increased the hazards **we** originally agreed to insure; or

6) Physical changes in the covered property which makes the property uninsurable.

If the cancellation is for non-payment of premium, **we** will give **you** at least 10 days notice. If the cancellation is for one or more of the other reasons, **we** will give **you** at least 20 days notice.

Our mailing the notice of cancellation to **you** by Post Office certificate of mailing will be deemed to be proof of receipt of notice on the fifth calendar day after mailing. Coverage under this policy will terminate on the effective date and hour stated on the cancellation notice. **Your** return premium, if any, will be calculated on a pro rata basis and refunded at the time of cancellation or as soon as possible. However, refund of unearned premium is not a condition of cancellation.

Any unearned premium amounts under $2.00 will be refunded only upon **your** request.

Our Right Not to Renew or Continue:
Allstate has the right not to renew or continue the policy beyond the current premium period. If **we** don't intend to continue or renew the policy, **we** will mail **you** notice at least 30 days before the end of the premium period. **Our** notice will include the reason(s) for nonrenewal. **Our** mailing the notice of non-renewal to **you** will be deemed to be proof of notice on the third calendar day after mailing.

B. The **Concealment Or Fraud** provision is replaced by the following:

Concealment Or Fraud
We do not cover any **insured person** who has concealed or misrepresented any material fact or circumstance before or after a loss.

C. The following provisions are added:

Payment
If **you** pay by check, electronic transaction, or other remittance which is not justifibly honored bacause of insufficient funds or a closed account, **you** will be charged a fee of $10.00.

What Law Will Apply
This policy is issued in accordance with the laws of Maine and covers property or risks principally located in Maine. Subject to the following paragraph, the laws of Maine shall govern any and all claims or disputes in any way related to this policy.

If a covered loss to property, or any other **occurrence** for which coverage applies under this policy happens outside Maine, claims or disputes regarding that covered loss to property, or any other covered **occurrence** may be governed by the laws of the jurisdiction in which that covered loss to property, or other covered **occurrence** happened, only if the laws of that jurisidiction would apply in the absence of a contractual choice of law provision such as this.

Where Lawsuits May Be Brought
Subject to the following two paragraphs, any and all lawsuits in any way related to this policy, shall be brought, heard and decided only in a state or federal court located in Maine. Any and all lawsuits against persons not parties to this policy but involved in the sale, administration, performance, or alleged breach of this policy, or otherwise related to this policy, shall be brought, heard and decided only in state or federal court located in Maine, provided that such persons are subject to or consent to suit in the courts specified in this paragraph.

If a covered loss to property, or any other **occurrence** for which coverage applies under this policy happens outside Maine, lawsuits regarding that covered loss to property, or any other covered

occurrence may also be brought in the judicial district where that covered loss to property, or any other covered **occurrence** happened.

Nothing in this provision, **Where Lawsuits May Be Brought,** shall impair any party's right to remove a state court lawsuit to a federal court.

II. In **Section I · Your Property** under **Losses We Cover Under Coverage C**, item 8 is replaced by the following:

8. **Vandalism and Malicious Mischief**

   We do not cover vandalism or malicious mischief if your **residence premises** has been vacant for more than 60 consecutive days immediately prior to the vandalism or malicious mischief. A **residence premises** under construction is not considered vacant.

III. In **Section I—Your Property** under **Losses We Do Not Cover Under Coverage C**, items 7 and 9 are replaced by the following:

7. Neglect by any **insured person** to take all reasonable steps to save and preserve property endangered by a cause of loss **we** cover.

9. Intentional acts of or at the direction of any **insured person**, if the loss that occurs:
   a) may be reasonably expected to result from such acts; or
   b) is the intended result of such acts.

This exclusion does not apply with respect to the interest of an insured person or mortgagee not participating in these acts.

IV. **Section I—Conditions** is amended as follows:

A. The following is added to the **Our Settlement Of Loss** provision:

   With regard to non-fire related losses, **we** will settle within 30 days after the amount of loss is finally determined.

B. The **Suit Against Us** provision is replaced by the following:

   Suit Against Us
   No suit or action may be brought against **us** unless there has been full compliance with all policy terms. Any suit or action must be brought within two years after the inception of the loss or damage.

V. In **Section II—Family Liability and Guest Medical Protection, Losses We Cover Under Coverage X** is replaced by the following:

Losses We Cover Under Coverage X
Subject to the terms, limitations and conditions of this policy, **Allstate** will pay damages including prejudgment interest which an **insured person** is legally obligated to pay because of **bodily injury** or **property damage** arising from an **occurrence** to which this policy applies, and is covered by this part of the policy.

We may investigate or settle any claim or suit for covered damages against an **insured person**. If an **insured person** is sued for these damages, **we** will provide a defense with counsel of **our** choice, even if the allegations are groundless, false or fraudulent. **We** are not obligated to pay any claim or judgment after **we** have exhausted our limit of liability.

VI. In **Section II—Family Liability and Guest Medical Protection**, **Losses We Do Not Cover Under Coverage X,** items 1 and 2 are replaced by the following:

1. **We** do not cover any **bodily injury** or **property damage** intended by, or which may reasonably be expected to result from the intentional acts or omissions of, any **insured person**. This exclusion applies even if:
   a) such **insured person** lacks the mental capacity to govern his or her own conduct;
   b) such **bodily injury** or **property damage** is of a different kind or degree than intended or reasonably expected; or
   c) such **bodily injury** or **property damage** is sustained by a different person than intended or reasonably expected.

2. **We** do not cover **bodily injury** to **you** or **property damage** to property owned by **you**. Also, **we** do not cover **bodily injury** to **your** resident children or **property damage** to property owned by **your** resident children.

VII. In **Section II, Family Liability and Guest Medical Protection**, under **Losses We Do Not Cover Under Coverage Y**, item 1 is replaced by the following:

1. **We** do not cover any **bodily injury** intended by, or which may reasonably be expected to result from the intentional acts or omissions of, any **insured person**. This exclusion applies even if:
   a) such **insured person** lacks the mental capacity to govern his or her own conduct;
   b) such **bodily injury** is of a different kind or degree than intended or reasonably expected; or
   c) such **bodily injury** is sustained by a different person than intended or reasonably expected.

All other policy terms and conditions apply.