

Amendment Of Home And Dwelling Fire Provisions—Maine

Under **How We Settle Property Claims And What You Must Do** item **6. Suit Against Us** in **Elite, Deluxe, Special and Dwelling Fire** has been replaced:

6. Suit Against Us

No action can be brought unless the policy provisions have been complied with and the action is started:

- a. Within two years after the date of loss; but
- b. Not until 30 days after the proof of loss has been filed and the amount of loss has been determined.

However, the two year period is extended by the number of days between the date the proof of loss is submitted and the date the claim is denied in whole or in part.

Under **General Provisions—Home (Special, Deluxe And Elite)**

Provision **3. Termination—Cancellation**, item c. (2) and c. (3) have been deleted in its entirety and replaced with the following:

- (2) When this policy has been in effect for 90 days or less and is not a renewal with us, for any reason by letting you know at least 20 days before the date cancellation takes effect.
- (3) When this policy has been in effect for more than 90 days or at any time if it is a renewal with us only based on one or more of the reasons found in Maine Statutes 24-A subsection 3049 grounds for cancellation.

Under **General Provisions—Dwelling Fire**

Provision **3. Termination—Cancellation**, item c. (2) and c. (3) have been deleted in its entirety and replaced with the following:

- (2) When this policy has been in effect for 90 days or less and is not a renewal with us, for any reason by letting you know at least 20 days before the date cancellation takes effect.
- (3) When this policy has been in effect for more than 90 days or at any time if it is a renewal with us:
 - (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 30 days before the date cancellation takes effect.