

RENTERS AMENDATORY ENDORSEMENT (Maine)

This endorsement modifies insurance provided under the following: RENTERS POLICY

SECTION I AND SECTION II – CONDITIONS

Under **Cancellation**, 5.b. is replaced by the following:

b. **We** may cancel this policy by providing notice to a named insured shown on the **Declarations**. The notice will provide the date cancellation is effective.

(1) When **you** have not paid the premium, **we** may cancel at any time by providing notice at least 10 days before the date cancellation takes effect. This condition applies whether the premium is payable to **us** or **our** agent or under any finance or credit plan.

(2) When this policy has been in effect for less than 90 days and is not a renewal with **us**, **we** may cancel for any reason. **We** may cancel by providing notice at least 25 days before the date cancellation takes effect.

(3) When this policy has been in effect for 90 days or more, or at any time if it is a renewal with **us**, **we** may cancel for one or more of the following reasons and then only by providing notice to a named insured shown on the **Declarations** stating when, not less than 30 days thereafter, such cancellation shall be effective:

(a) **your** conviction of a crime having as one of its necessary elements an act increasing any hazard insured against;

(b) discovery of fraud or material misrepresentation by either of the following:

(i) **you** or **your** representative in obtaining this insurance;

(ii) **you** in pursuing a claim under this policy;

(c) discovery of negligent acts or omissions by **you** substantially increasing any of the hazards insured against;

(d) physical changes in the insured property which result in the property becoming uninsurable;

(e) the insured property is vacant and custodial care is not maintained on the property;

(f) the presence of a trampoline on the premises if the **insured** is notified that the policy will be cancelled if the trampoline is not removed and the trampoline, after notice, remains on the property 30 or more days after the date of notice;

(g) the presence of a swimming pool upon the insured property that is not fenced in, in accordance with the standards established in Title 22, section 1631, if the pool remains in noncompliance with those standards for 30 days after notice by **us** of the defective condition and intent to cancel the policy;

(h) a loss occasioned by a dog bite, unless, after notice of cancellation or nonrenewal is received, the **insured** removes the dog; or

(i) failure to comply with reasonable loss control recommendations within 90 days after notice from the insurer.

Nonrenewal is replaced by the following:

Nonrenewal. If **we** decide not to renew this policy, then, at least 30 days before the end of the current policy period, **we** will provide a nonrenewal notice to a named insured shown on the **Declarations**.

This condition does not apply:

a. if **we** have manifested **our** willingness to renew; or

b. if **you** fail to pay any premium when due whether such premium is payable directly or indirectly under any premium finance plan or extension of credit or any advance premium required by **us** for renewal.

If this policy is written for a period of less than one year, **we** agree that **we** will not refuse to renew except as of the expiration of a policy period which coincides with the end of an annual period commencing with its original effective date.

Electronic Delivery is deleted.

All other policy provisions apply.