

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**CANCELLATION AND NONRENEWAL MAINE**

(Not Owner Occupied)

(For use with policy covering a one- to four-family dwelling not occupied in any part by the named insured.)

SECTION I AND II - CONDITIONS

Item **4. Cancellation**, is deleted and replaced by the following:

4. Cancellation

- a. You may cancel this policy at any time. But the effective date of cancellation cannot be earlier than the date of your request.
- b. We may cancel this policy subject only for the reasons stated below by notifying you in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you by postal mail to the most recent address you provided us. A postal service certificate of mailing to you will be conclusive proof of notification on the fifth calendar day after mailing.
 - (1) 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 10 days before the date cancellation takes effect.
 - (2) 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 only for one or more of the following reasons:
 - (a) Nonpayment of premium;
 - (b) Fraud or material misrepresentation made by you or with the knowledge of the **"named insured"** in obtaining this policy, continuing the policy or in presenting a claim under the policy;
 - (c) Substantial change in the risk which increases the risk of loss after insurance coverage has been issued or renewed, including, but not limited to, an increase in exposure due to regulation, legislation or court decision;
 - (d) Failure to comply with reasonable loss control recommendations;
 - (e) Substantial breach of a contractual duty, condition or warranty.

This can be done by letting you know at least 10 days before the date cancellation takes effect.

5. Nonrenewal is deleted and replaced by the following:

5. Nonrenewal

We may elect not to renew this policy. We may do so by letting you know in writing at least 30 days before:

- a. The expiration date of the policy, for a policy written for a term of one year or less; or
- b. The anniversary date of the policy, for:
 - (1) A policy written for a term of more than one year; or
 - (2) For an indefinite term

provided that we did not collect additional premium to guarantee renewal.

This nonrenewal notice, together with the reason for nonrenewal may be delivered to you, or mailed to you at the most recent address you provided us. A postal service department

certificate of mailing to you will be conclusive proof of notification on the third calendar day after mailing.

Except as specifically modified in this endorsement, all provision of the policy to which this endorsement is attached also apply to this endorsement.

DRAFT

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