



**MARYLAND POLICYHOLDER NOTICE
NOTICE OF ABILITY TO CANCEL BINDER OR POLICY OR RECALCULATE PREMIUM**

Your binder or policy is subject to a 45-day underwriting period beginning on the effective date of coverage. In accordance with § 12-106 of the Insurance Article, Annotated Code of Maryland if American Casualty Company of Reading, Pennsylvania discovers a material risk factor during the underwriting period, the company may recalculate your premium from the effective date of the policy.

Specimen