



CANCELLATION AND NON RENEWAL ENDORSEMENT - FLORIDA

It is understood and agreed that the Common Policy Conditions, the section entitled NON-RENEWAL/ CANCELLATION is deleted in its entirety and replaced with the following:

CANCELLATION AND NON-RENEWAL

I. CANCELLATION

- A.** The **Named Insured** may cancel the policy at any time. To do so, the **Named Insured** must return the policy to us or any of our authorized representatives, indicating the effective date of cancellation; or provide a written notice to us, stating when the cancellation is to be effective.
- B.** If the policy has been in effect for ninety (90) days or less we may cancel the policy by mailing or delivering written notice to the **Named Insured**, at the last mailing address known to us, at least:
1. Ten (10) days prior to the effective date of cancellation, if we cancel for nonpayment of premium;
 2. Ninety (90) days prior to the effective date of cancellation, if we cancel for any other reason, except we may cancel immediately for:
 - a. A material misstatement or misrepresentation; or
 - b. A failure to comply with underwriting requirements established by us.
- C.** If the policy has been in effect for more than ninety (90) days we may not cancel the policy unless such cancellation is based on one or more of the following reasons:
1. Nonpayment of premium;
 2. A material misstatement;
 3. A failure to comply with underwriting requirements established by us within ninety (90) days of the date of effectuation of coverage;
 4. A substantial change in the risk covered by the policy;
 5. When the cancellation is for all insureds under such policies for a given class of insureds.
- Written notice of cancellation will be mailed or delivered to the **Named Insured**, at the last mailing address known to us, at least:
- a. Ten (10) days prior to the effective date of cancellation, if we cancel for nonpayment of premium or loss of license;
 - b. Ninety (90) days prior to the effective date of cancellation, if we cancel for the reasons stated in **I.C.2., I.C.3., I.C.4., or I.C.5.** above.
- D.** The notice will state the actual reason for the cancellation.
- E.** Notice of cancellation will state the effective date of cancellation. The **policy period** will end on that date.
- F.** If notice is mailed, proof of mailing will be sufficient proof of notice.
- G.** The unearned premium shall be computed on a pro rata basis. The unearned premium is to be mailed within fifteen (15) working days after the effective date of the cancellation. The cancellation will be effective even if we have not made or offered a refund.



II. NON-RENEWAL

- A. We can non-renew the policy by giving written notice to the **Named Insured**, at the last mailing address known to us, at least ninety (90) days before the expiration date.
- B. The notice of non-renewal will state the actual reason for non-renewal.
- C. If notice is mailed, proof of mailing will be sufficient proof of notice.

III. CONDITIONAL RENEWAL

- A. We will mail or deliver written notice of the renewal premium to the **Named Insured**, at the last mailing address known to us, at least sixty (60) days in advance.
- B. If notice is mailed, proof of mailing will be sufficient proof of notice.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

Specimen