



## CANCELLATION AND NON-RENEWAL ENDORSEMENT

### CONNECTICUT

In consideration of the payment of the premium, notwithstanding anything to the contrary in the Policy, the Cancellation and Non-renewal provision is as follows:

#### Cancellation/Nonrenewal

##### 1. Cancellation by the **Named Insured**

The **Named Insured** has the right to cancel his or her **Certificate of Insurance** at any time by giving notice to the Insurer stating when thereafter the cancellation shall be effective. If the **Certificate of Insurance** is so canceled, earned premium shall be computed pro rata.

##### 2. Cancellation by the Insurer

a. The Insurer has the right to cancel the **Named Insured's Certificate of Insurance** at any time and for any reason within the first sixty (60) days. The Insurer must mail notice of cancellation at least ninety (90) days prior to the effective date of such cancellation.

b. After the **Named Insured's Certificate of Insurance** has been in effect for sixty-one (61) days or more or is a renewal of a **Certificate of Insurance** issued by the Insurer, it may be canceled only for one of the following reasons:

- (1) Nonpayment;
- (2) Conviction of a crime arising out of acts that increase the hazard insured against;
- (3) Discovery of fraud or material misrepresentation by the **Named Insured** in obtaining the **Certificate of Insurance** or in making any **claim** thereunder;
- (4) Discovery of any willful or reckless act or omission by the **Named Insured** that increases the hazard insured against;
- (5) Physical changes in the property which increase the hazard insured against;
- (6) A determination by the Commissioner that continuation of the **Certificate of Insurance** would violate or place the insurer in violation of the law;
- (7) A material increase in the hazard insured against;
- (8) A substantial loss of reinsurance by the insurer that affects this particular line of insurance.

The Insurer must mail notice of cancellation at least ninety (90) days prior to the effective date of such cancellation.

c. All notices shall be mailed to the **Named Insured** at the mailing address known to the Insurer. Notice of cancellation will be delivered or mailed by registered mail, certified mail, or by mail evidenced by a United States Post Office certificate of mailing.

##### 3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the **Named Insured's Certificate of Insurance**. All notices of non-renewal must be mailed to the **Named Insured** at the last mailing address known to the Insurer, at least ninety (90) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal. Notice of non-renewal will be delivered or mailed by registered mail, certified mail, or by mail evidenced by a United States Post Office certificate of mailing.



This endorsement is attached to the **Named Insured's Certificate of Insurance** and amends the **Insured's** coverage under the Master Policy. It takes effect on the effective date of the **Named Insured's Certificate of Insurance**, unless another effective date is shown below. All other provisions of the **Insured's** coverage under the policy remain unchanged.

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 and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative \_\_\_\_\_  
(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)