



CANCELLATION AND NON-RENEWAL ENDORSEMENT

HAWAII

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

The Insurer may cancel the **Named Insured's Certificate of Insurance** for one of the following reasons:

- a. Failure to pay a premium when due;
- b. Fraud or material misrepresentation;
- c. Risk hazard increases substantially and the Insurer could not have reasonably foreseen the change when entering into the contract;
- d. Substantial breaches of contractual duties, conditions, or warranties;
- e. Violation of any local fire, health, or safety statute or ordinance;
- f. Conviction of the **Insured** for a crime having as one of its necessary elements, an act increasing any hazard that is Insured against;
- g. The Insurance commissioner determines that the continuation of the **Certificate of Insurance** places the Insurer in violation of chapter 431 of the Hawaii Revised Statutes;
- h. For any good faith reason with the approval of the Insurance commissioner.

The Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, the Insurer must mail notice of cancellation at least thirty (30) days prior to the effective date of such cancellation. All notices shall be mailed to the **Named Insured** at the last mailing address known to the Insurer.

3. Non-Renewal by the Insurer

The Insurer has the right to non-renew the **Named Insured's Certificate of Insurance** effective on any **Certificate of Insurance** anniversary date. All notices of non-renewal must be mailed to the **Named Insured** at the last mailing address known to the Insurer, at least forty-five (45) days prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal.

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)