



## CANCELLATION AND NON-RENEWAL ENDORSEMENT

### MAINE

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 prior to the effective date of such cancellation. Cancellation will be effective ten (10) days after the **Named Insured** receives such cancellation notice. A United States Post Office Certificate of mailing will be conclusive proof of receipt on the third calendar day after mailing.

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

- (1) Nonpayment;
- (2) Fraud or material misrepresentation;
- (3) Substantial change in the risk insured against;
- (4) Failure to comply with loss control recommendations;
- (5) Substantial breach of contractual duties, conditions or warranties;
- (6) Determination by the Commissioner that continuation of the **Certificate of Insurance** would place the insurer in violation of law or would jeopardize the insurer's solvency.

The Insurer must mail notice of cancellation prior to the effective date of such cancellation. Cancellation will be effective ten (10) days after the **Named Insured** receives such cancellation notice. A United States Post Office Certificate of mailing will be conclusive proof of receipt on the third calendar day after mailing.

c. All notices shall be mailed to the **Named Insured** at the last mailing address known to the Insurer and shall state the reason for cancellation.

##### 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, prior to the effective date of non-renewal and shall provide a specific explanation of the reason(s) for non-renewal. Non-renewal will be effective thirty (30) days after the **Named Insured** receives such non-renewal notice. A United States Post Office Certificate of mailing will be conclusive proof of receipt on the third calendar day after 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)