

CANCELLATION AND NONRENEWAL ENDORSEMENT – NEVADA

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by this endorsement.

A. ADDITIONAL DEFINITIONS:

1. **Your insured car** means **your insured cycle** if this endorsement is attached to a **cycle** policy issued by **us**.

B. The following is added to GENERAL CONDITIONS

3. Cancellation and Nonrenewal

a. Cancellation Of Policies In Effect For Less Than 70 Days

- (1) The named insured shown in the Declarations may cancel this policy by returning it to **us** or by advising **us** of the current or future date the cancellation is to be effective.
- (2) If this policy has been in effect for less than 70 days **we** may cancel for any reason unless prohibited by law by mailing notice of cancellation to the named insured shown in the Declarations at the address shown in the policy not less than 10 days prior to the effective date of the cancellation.

b. Cancellation Of Policies In Effect For 70 Days Or More

- (1) If **your** policy has been in effect for 70 days or more or is a renewal or continuation policy, **we** will cancel only for:
 - (a) non-payment of premium;
 - (b) suspension or revocation of **your** driver's license or that of any other operator who either lives in **your** household or customarily operates **your insured car**. The driver's license must be under suspension or revocation during the policy period or the 180 days before the period began;
 - (c) conviction of **you** or any member of **your** household of a crime arising out of acts increasing the hazard insured against;
 - (d) fraud or material misrepresentation in obtaining the policy or in presenting a claim under the policy;
 - (e) a material change in the nature or extent of the risk that substantially and materially increase the risk of loss beyond that contemplated at the time the policy was issued or last renewed; or
 - (f) discovery of:
 - (i) an act or omission; or
 - (ii) a violation of any condition of the policy, which occurred after the first effective date of the current policy and substantially and materially increases the hazard insured against.
- (2) If the policy has been in effect for 70 days or more **we** may cancel by mailing notice of the cancellation to the named insured shown in the Declarations by certified mail at the address shown in the policy:
 - (a) Not less than 10 days prior to the effective date of cancellation for non-payment of premium; or
 - (b) Not less than 30 days prior to the effective date of cancellation for any other circumstances.

c. Nonrenewal

- (1) This policy will automatically terminate at the end of the policy period if **you** or **your** representative do not accept **our** offer to renew it. **Your** failure to pay the required renewal premium when due means that **you** have declined **our** offer.
- (2) If **we** decide not to renew this policy, **we** will mail to the named insured shown in the Declarations at the address shown in the policy notice of nonrenewal by certified mail or United States post office certificate of mailing not less than days 30 before the end of the policy period.

d. Other Cancellation and Nonrenewal Provisions

- (1) Proof of mailing any notice shall be sufficient proof of notice.
- (2) Coverage under this policy will terminate on the effective date and hour stated on the notice of cancellation or nonrenewal.
- (3) If this policy is cancelled, **you** may be entitled to a premium refund. **Your** return premium, if any, will be calculated on a pro rata basis and will be sent to the named insured shown in the Declarations as soon as possible. The making or offering to make a refund is not a condition of cancellation.

All other terms, agreements, conditions, and provisions remain unchanged