

REQUIRED CHANGE - NEVADA
4134 03/14

Definitions

The **family member** definition is changed to read:

Family member means a person who resides in your household and is related to you by blood, marriage, adoption, or as a domestic partner as recognized under Nevada law. This includes a ward or a foster child.

SECTION I - Your Property Coverages

The following is added:

Your Additional Benefits

We may work with merchants to provide the best possible value for services and replacement of your property. If we are able to negotiate discounts or other benefits with merchants, we will extend those discounts or other benefits to you. You may contact the merchants directly. When you do, you may be afforded additional discounts and services. You are under no obligation to purchase any property or services from these merchants, nor are we obligated to provide these benefits.

SECTION II - Exclusions

Coverage E - Personal Liability

Coverage F - Medical Payments to Others

Exclusion 1. is changed to read:

1. Sustained by any person who regularly resides in that part of the dwelling described on the Declarations that is used or occupied solely by you for residential purposes.

Exclusion 5. is changed to read:

5. Arising out of the **business** of any of you.
This exclusion does not apply to the rental or holding for rental of any part of the dwelling described on the Declarations.

Coverage F - Medical Payments to Others

Exclusion 1. is changed to read:

1. To any of you or any person who regularly resides in any of the dwelling units which are in the dwelling building described on the Declarations.

Conditions

The following is added to

2. Concealment or Fraud:

This does not exclude coverage for any of you who did not know or suspect that this action would occur and who did not participate in or contribute to this action in any way, either actively or passively.

9. Changes in Your Policy is changed to read:

9. Changes.

a. Policy Changes

- (1) If any provision of this policy is in conflict with any governmental requirements at the time your policy is written, it is automatically changed to conform to them.

- (2) If we broaden the coverages provided by this edition of the policy without additional premium charges during the Policy Period, we will give you the benefit of these broadened coverages.

- (3) The only other way this policy can be changed is if we change it in writing. Any changes will be made a part of this policy. Any changes in your premium will be made at that time.

- (4) If your policy is renewed, we will furnish you any form revisions applicable to your policy.

b. Midterm Rate Changes

The premium you are charged for this policy is based on information that you provided to us, and on information we gather from other sources. You must immediately inform us if any of the information you have provided to us changes, is incomplete, or is incorrect. Based on the changed, completed or corrected information, we may decrease or increase the premium for your policy during the Policy Period.

Any premium increase or decrease will be based on the rules and rates in effect at the inception of the Policy Period.

15. **Cancellation** is replaced by:

15. **Cancellation.** You may cancel your policy by returning it to us or by mailing to us a written notice telling us the advance date that cancellation is to become effective.

If a mortgagee is named on the Declarations Page, we will provide acknowledgement to the mortgagee regarding cancellation of the mortgagee's interest in this policy by any legal means available.

We may cancel this policy for any reason during the first 69 days we insure you. After the first 69 days, we may cancel your policy if any of the following occur:

- a. Failure to pay a premium when due;
- b. Conviction of the insured of a crime arising out of acts increasing the hazard insured against;
- c. Discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder;
- d. Discovery of:
 - (1) An act or omission; or
 - (2) 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;

- e. A material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed;
- f. A determination by the Commissioner that continuation of the insurer's present volume of premiums would jeopardize the insurer's solvency or be hazardous to the interests of policyholders of the insurer, its creditors or the public; or
- g. A determination by the Commissioner that the continuation of the policy would violate, or place the insurer in violation of, any provision of the Code.

We will mail a cancellation notice to you at least 30 days (10 days if you have not paid the premium) before this policy is cancelled.

Your mortgagee may cancel this policy if your dwelling has been foreclosed or your mortgagee has otherwise acquired ownership of it. Your mortgagee may then cancel this policy on behalf of all parties who have an interest insured by this policy and upon surrender of this policy.

If there is any refund of premium due you, we will refund it with your cancellation notice or as soon as possible after we mail the notice. If we or your mortgagee cancel this policy, we will calculate any return premium on a pro rata basis. If you cancel, we will calculate any return on a pro rata basis, subject to any Minimum Earned Premium shown on the Declarations Page.

16. **Renewal** is replaced by:

16. **Nonrenewal.** We agree to offer to renew your policy unless we mail to you, at least 30 days before the ending policy term date shown on the Declarations page, written notice of our intention not to renew this policy.

The following conditions are added:

Automatic Termination. If we offer to renew or continue this policy, but you or your representatives do not accept our offer, then this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due will mean that you have not accepted our offer.

Notice of Cancellation or Nonrenewal. We will address the cancellation or nonrenewal notice to your address shown in the policy. Under the authority of federal law, the United States Postal Service and its authorized agents or vendors may forward the cancellation or nonrenewal notice to an updated address per any change of address that you have presented to or filed with the United States Postal Service. If notice is mailed, proof of mailing will be sufficient proof of notice.

Your Duties to Maintain Policy Amounts of Insurance.

It is your responsibility to maintain adequate amounts of insurance on your dwelling, other structures and personal property. But to help you do that we may, but are not obligated to, adjust your policy Amounts of Insurance. If an adjustment is made, it will become effective on the renewal date of your policy and will be based upon data supplied to us by recognized agencies or organizations.

You will be notified in advance of the new Amounts of Insurance. Payment of your renewal is all that is necessary to indicate your acceptance of the new Amounts of Insurance.

If you want to change the new Amounts of Insurance, you may do so by contacting your insurance representative.