

REQUIRED CHANGE - NEVADA
4134 03/12

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 the Declarations Page 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 ten days prior to 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 70 days we insure you. After the first 70 days, we may cancel your policy if any of the following occur:

1. Nonpayment of premium.
2. Fraud and material misrepresentation.
3. Discovery of an act or omission or violation of policy conditions occurring after the first policy effective date that substantially and materially increases the risk insured against.
4. Conviction of the insured arising out of acts increasing the hazard insured against.
5. 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.

6. Determination by the Commissioner that continuation of the policy would violate the law.

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. We will mail a cancellation notice to your last address known to us or your insurance representative. We will also give notice to your mortgagee.

When this policy is written for a period longer than one year, we may cancel for any reason at anniversary by notifying you at least 30 days before the date cancellation takes effect.

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 mail it to you with your cancellation notice as soon as possible after we mail the notice. Return premium will be calculated pro rata. If you cancel, return premium will be subject to any Minimum Earned Premium shown on the Declarations Page of this policy. Pro rata cancellation means that we keep premium only for the period of time you were insured. If your premium is financed, that financing interest will be recognized in any refund due.

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. The Notice of Cancellation or Nonrenewal will be mailed, fully prepaid, to you and the lienholder. If notice is mailed, proof of mailing will be sufficient proof of notice.

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.

The effective date and reason for cancellation or nonrenewal will be stated in the notice.

If we fail to provide a timely written notice of nonrenewal as required, we will provide you with a policy on the same terms as the expiring policy. This does not apply if you have requested or agreed to nonrenewal or if you have accepted replacement coverage.

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.