

CANCELLATION AND NONRENEWAL – NEVADA

The terms of **your** policy apply except as changed by this **endorsement**.

A. Definitions

As used in this **endorsement**:

The term **your insured car** is replaced by the term **your insured cycle** if this **endorsement** is attached to a Cycle policy issued by **us**. The term **your insured car** is replaced by the term **your miscellaneous vehicle** if this **endorsement** is attached to a Miscellaneous Vehicle policy issued by **us**.

B. Cancellation by the Named Insured

The named insured shown in the **Declarations** may cancel this policy by returning it to **us** or by advising **us** on what future date the cancellation is to be effective.

C. Cancellation by **Us**

1. Cancellation of Policies in Effect for Less Than 70 Days

If this policy has been in effect for less than 70 days, **we** may cancel this policy for non-payment of premium or any other reason permitted by law by mailing notice of cancellation to the named insured at the address shown in the **Declarations** not less than 10 days prior to the effective date of cancellation.

2. Cancellation of Policies in Effect for 70 Days or More

If this policy has been in effect for 70 days or more or is a renewal or continuation policy, **we** may cancel for:

- a. non-payment of premium by mailing notice of cancellation to the named insured at the address shown in the **Declarations** not less than 10 days prior to the effective date of cancellation; or
- b. the following reasons by mailing notice of cancellation to the named insured at the address shown in the **Declarations** not less than 30 days prior to the effective date of cancellation:
 - (1) conviction of **you** or any member of **your** household of a crime arising out of acts increasing the hazard insured against;
 - (2) discovery of fraud or material misrepresentation in obtaining the policy or in presenting a claim under the policy;
 - (3) a material change in the nature or extent of the risk, occurring during the policy period, 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;

(4) discovery of:

- (a) an act or omission; or
- (b) 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; or

(5) any other reason permitted by law.

D. Nonrenewal

1. If **we** decide not to renew this policy, **we** will mail notice of nonrenewal to the named insured at the address shown in the **Declarations** not less than 30 days before the end of the policy period.

2. Notice of nonrenewal will not be provided if **we** have offered to renew by sending a notice to the named insured at the address shown in the **Declarations** and the required premium is not paid when due.

E. Other Cancellation and Nonrenewal Provisions

1. Proof of mailing any notice will be sufficient proof of notice.

2. Coverage under this policy will terminate on the effective date and time 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.

F. Automatic Termination

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. Failure to pay the required renewal premium when due means that **you** have declined **our** offer.

2. If **you** obtain other insurance on **your insured car**, any insurance provided by this policy on **your insured car** will automatically terminate on the effective date of the other insurance.

All other terms remain unchanged.