

ENDORSEMENT

This endorsement, effective _____ forms a part of
policy no.: _____ issued to _____
by: _____

CONNECTICUT CANCELLATION/NONRENEWAL AMENDATORY ENDORSEMENT

Wherever used in this endorsement: 1) "we", "us", "our", and "Insurer" mean the insurance company which issued this policy; and 2) "you", "your", "named Insured", and "Insured" mean the Named Corporation, Named Organization, Named Sponsor, Named Insured, or Insured stated in the declarations page; and 3) "Other Insured(s)" means all other persons or entities afforded coverage under the policy.

The cancellation condition is deleted in its entirety and replaced by the following:

A. CANCELLATION

1. The Named Insured may cancel this policy by mailing or delivering to the Insurer advance written notice of cancellation.
2. Cancellation of policies in effect for less than sixty (60) days.
 - a. If this policy has been in effect for less than sixty (60) days and is not a renewal of a policy the Insurer issued, the Insurer may cancel this policy for any reason by giving the Insured written notice of cancellation at least:
 - (1) Ten (10) days before the effective date of cancellation if the Insurer cancels for nonpayment of premium; or
 - (2) Thirty (30) days before the effective date of cancellation if the Insurer cancels for any other reason.
 - b. Unless cancellation is for nonpayment of premium, notice of cancellation will state the reasons for cancellation.
3. Cancellation of policies in effect for sixty (60) days or more.
 - a. If this policy has been in effect for sixty (60) days or more or this is a renewal of a policy the Insurer issued, the Insurer may cancel this policy by giving the Named Insured written notice of cancellation at least:
 - (1) Ten (10) days before the effective date of cancellation if the Insurer cancels for one or more of the following reasons:
 - (a) Nonpayment of premium;

- (b) Conviction of a crime arising out of acts increasing the hazard insured against;
- (c) Discovery of fraud or material misrepresentation by the Named Insured or Other Insured(s) in obtaining the policy or in perfecting any claim under the policy;
- (d) Discovery of any willful or reckless act or omission by the Named Insured or Other Insured(s) increasing the hazard insured against; or
- (e) Determination by the Commissioner that continuation of policy would violate/place the Insurer in violation of the law;

(2) Sixty (60) days before the effective date of cancellation if the Insurer cancels for:

- (a) Physical changes in the property which increase the hazard insured against;
- (b) Substantial loss of reinsurance by the Insurer affecting this line of insurance; or
- (c) A material increase in the hazard insured against.

b. The Insurer may not cancel policies in effect for sixty (60) days or more or renewal policies for any reason other than the reasons described in Paragraph 3.a. above.

- 4. At least ninety (90) days advance notice of cancellation will be given for any professional liability policy.
- 5. The Insurer will give notice to the Insured at the Insured's last mailing address known to the Insurer, sent by registered or certified mail, or mail evidenced by a certificate of mailing, or delivered to the Named Insured.
- 6. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 7. If this policy is cancelled, the Insurer will send the Named Insured any premium refund due. If the Insurer cancels, the refund will be pro rata. If the Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if the Insurer has not made or offered a refund. Notice of Cancellation will state that the excess premium (if not tendered) will be refunded on demand.
- 8. The Commissioner of Insurance will receive written notification at least sixty (60) days prior to the cancellation of a contractual policy that is used with warranty products.

B. NONRENEWAL

- 1. If the Insurer decides not to renew this policy the Insurer will mail or deliver to the Insured a written notice of nonrenewal, stating the reason for nonrenewal, at least sixty (60) days before the expiration date of this policy. The notice will be sent to the address of the Named Insured last known to the Insurer .

2. At least ninety (90) days advance notice of nonrenewal will be given for any professional liability policy.
3. This notice will be delivered or sent by:
 - (a) Registered mail;
 - (b) Certified mail; or
 - (c) Mail evidenced by a certificate of mailing.

If notice is mailed, proof of mailing is sufficient proof of notice.
4. However, the Insurer is not required to send this notice if nonrenewal is due to non-payment of premium, or to the Named Insured's failure to pay any advance premium required for renewal.

All other terms, conditions and exclusions shall remain the same.

Authorized Representative