NEW HAMPSHIRE CHANGES –  
CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM  
BUSINESS AUTO COVERAGE FORM  
MOTOR CARRIER COVERAGE FORM

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

A. Paragraphs 2. and 3. of the Cancellation Common Policy Conditions are replaced by the following:

2. We may cancel this Policy by mailing or physically delivering to you written notice of cancellation, stating the reasons for cancellation, at least:

a. 10 days before the effective date of cancellation if:

(1) We cancel for nonpayment of premium;

(2) We cancel for substantial increase in hazard; or

(3) This is a new policy and its cancellation notice is mailed within the first 60 days of the effective date.

b. 60 days before the effective date of cancellation if Paragraph 2.a. of this endorsement does not apply.

c. If this Policy has been in effect for 60 days or more, or if this is a renewal of a policy we issued, we may cancel only for one of the following reasons:

(1) Nonpayment of premium;

(2) Fraud or material misrepresentation affecting the Policy or in the presentation of a claim under the Policy, or violation of any of the terms or conditions of the Policy; or

(3) A change in the risk that substantially increases a hazard insured against after insurance coverage has been issued or renewed.

3. We will mail or physically deliver our notice to your last mailing address known to us.

B. The following is added:

Nonrenewal

1. If we elect not to renew this Policy, we will mail or physically deliver written notice of nonrenewal, stating the reasons for nonrenewal, to your last mailing address known to us at least 60 days prior to the expiration of the Policy, or its anniversary date if it is a policy written for a term of more than one year.

2. However, we need not mail or physically deliver this notice if:

a. We manifest our willingness to renew;

b. We refuse to renew due to nonpayment of premium;

c. You fail to pay any advance premium required by us for this renewal; or

d. Any property covered under this Policy is insured under another insurance policy.

3. If notice is mailed, proof of mailing will be sufficient proof of notice.