NEW HAMPSHIRE CHANGES – CANCELLATION  
AND NONRENEWAL

This endorsement modifies insurance provided under the following:

OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART

A. Paragraphs b. and c. of 2. Cancellation under Section IV – Conditions are replaced by the following:

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

(1) 10 days before the effective date of cancellation if:

(a) We cancel for nonpayment of premium;

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

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

(2) 60 days before the effective date of cancellation if Paragraph A.2.b.(1) of this endorsement does not apply.

We will mail or physically deliver our notice to your and the "contractor's" last mailing addresses known to us.

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 or more of the following reasons:

(1) Nonpayment of premium;

(2) Fraud or material misrepresentation affecting the Policy or in a presentation of a claim thereunder, or violation of any 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.

B. Paragraph 13. When We Do Not Renew under Section IV – Conditions is replaced by the following:

13. When We Do Not Renew

a. If we decide not to renew this Policy, we will mail or physically deliver written notice of nonrenewal, stating the reasons for nonrenewal, to you and the "contractor's" last mailing addresses 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.

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

(1) We have indicated a willingness to renew;

(2) We refuse to renew due to nonpayment of premium; or

(3) You do not pay any advance premium required by us for renewal; or

(4) Any property covered in this Policy is insured under any other insurance policy.

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