DELAWARE CHANGES – MICRO-BUSINESSOWNERS

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This endorsement modifies insurance provided under the following:

MICRO-BUSINESSOWNERS COVERAGE FORM

A. Section II – Liability is amended as follows:

The term "spouse" is replaced by the following:

Spouse or party to a civil union recognized under Delaware law.

B. Section III – Common Policy Conditions is amended as follows:

1. Paragraph A.2. Cancellation is replaced by the following:

2. We may cancel this Policy by mailing or delivering to the first Named Insured a written notice of cancellation at least:

a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or

b. 60, but not more than 120, days before the effective date of cancellation if we cancel for any other permissible reason.

2. Paragraph A.3. Cancellation is replaced by the following:

3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us. If we cancel this Policy for a reason other than nonpayment of premium, the cancellation notice will be delivered by certified mail or by USPS Intelligent Mail barcode.

3. The following paragraph is added:

M. Nonrenewal

1. If we decide not to renew this Policy, we will mail or deliver to the first Named Insured written notice of nonrenewal, along with the reasons for nonrenewal, at least 60, but not more than 120, days before the expiration date.

2. We will mail or deliver this notice to the first Named Insured's last mailing address known to us. If we decide not to renew this Policy for a reason other than nonpayment of premium, the notice of nonrenewal will be delivered by certified mail or by USPS Intelligent Mail barcode.