**AMENDATORY ENDORSEMENT – MARYLAND**

With respect to coverage provided by this endorsement, all provisions and conditions of the policy apply unless they are changed by this endorsement.

Section IV- EXCLUSIONS, is amended to include the following:

**Concealment or Fraud**

We do not cover any loss if you or a **family member** has intentionally concealed or misrepresented any material fact, engaged in fraudulent conduct or made false statements relating to this policy before or after a loss.

Section V – GENERAL CONDITIONS, Concealment or Fraud is deleted in its entirety.

Section V – GENERAL CONDITIONS, Legal Action Against Us is deleted and replaced by the following:

**Legal Action Against Us**

You agree not to bring legal action against us unless you have first complied with all conditions of this policy. You also agree to bring any action against us within three (3) years from the date it accrues.

Section V – GENERAL CONDITIONS, Cancellation is deleted and replaced by the following:

**Cancellation**

**1. Your Cancellation**

You may cancel this policy or any part of it at any time by notifying us in writing of the future date that the cancellation is to take effect.

**2. Our Cancellation**

**a.** We may cancel this policy by mailing to the insured written notice of cancellation at least:

**(1)** 10 days before the effective date of cancellation or the expiration date of the policy, if we cancel for nonpayment of premium; or

**(2)** 45 days before the effective date of cancellation or the expiration date of the policy, if we cancel for any other reason.

A certificate of mailing will be proof of mailing and will be sufficient proof of notice.

**b.** When we cancel, the return premium will be calculated pro rata.

If this policy is financed by a premium finance company and we or the premium finance company or you cancels the policy, the gross unearned premium will be refunded pro rata excluding any expense constant, administrative fee or nonrefundable charge filed with and approved by the insurance commissioner.

Section V – GENERAL CONDITIONS, Nonrenewal is deleted and replaced by the following:

**Nonrenewal**

If we elect not to renew this policy, we shall mail to you at the last address known to us written notice of nonrenewal not less than forty-five (45) days before the end of the Policy Period as stated on the Declarations Page and we will obtain a U.S. Post Office certificate of mailing.

Regardless, this policy will terminate at the end of the Policy Period stated on the Declarations Page if you have failed to discharge when due any of your obligations in connection with the payment of premium for the renewal of this policy, or if you have notified us or our agent that you do not wish this policy to be renewed.

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