**AMENDATORY ENDORSEMENT – MAINE**

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

Section V – General Conditions, Concealment or Fraud is deleted and replaced with the following:

**Concealment or Fraud**

Coverage is not provided to you or a **family member** who 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, Legal Action Against Us is deleted and replaced with 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 two (2) years after a loss occurs, but not until thirty (30) days after proof of loss has been filed and the amount of loss has been determined.

Section V – General Conditions, Cancellation, Item 2. Our Cancellation is deleted and replaced with the following:

**2. Our Cancellation**

We may cancel this policy subject to the provisions of this condition by notifying you in writing of the date cancellation takes effect and the reason for cancellation. This cancellation notice may be delivered to you, or mailed to you at your last known address. A postal service certificate of mailing to you will be conclusive proof of notification on the fifth calendar day after mailing.

**(a)** When you have not paid the premium, whether payable to us or our agent or under any finance or credit plan, we may cancel at any time by letting you know at least 10 days before the date cancellation takes effect.

**(b)** When this policy has been in effect for less than 60 days (less than 90 days if policy covers a secondary residence expected to be continuously unoccupied for 3 or more months in an annual period) and is not a renewal with us, we may cancel for any reason. Except as provided in **2.(a)** above, we will let you know at least 20 days before the date cancellation takes effect.

**(c)** When this policy has been in effect for 60 days or more (90 days or more if policy covers a secondary residence expected to be continuously unoccupied for 3 or more months in an annual period), or at any time if it is a renewal with us, we may cancel for one or more of the following reasons by letting you know at least 20 days before the date cancellation takes effect:

**(i)** Your conviction of a crime having as one of its necessary elements an act increasing any hazard insured against;

**(ii)** Fraud or material misrepresentation by you or your representative in obtaining this policy;

**(iii)** Fraud or material misrepresentation by you in pursuing a claim under this policy;

**(iv)** Grossly negligent acts or omissions by an "insured" which substantially increase any hazard insured against;

**(v)** Physical changes in the insured property which result in the property becoming uninsurable; or

**(vi)** Violation of terms or conditions of the policy.

Section V – General Conditions, Nonrenewal is deleted and replaced with the following:

**Nonrenewal**

We may elect not to renew this policy. We may do so by letting you know in writing at least 30 days before:

**a.** The expiration date of the policy, for a policy written for a term of one year or less; or

**b.** The anniversary date of the policy, for a policy written for a term of more than one year or for an indefinite term.

This nonrenewal notice, together with our reason for nonrenewal, may be delivered to you, or mailed to you at your last known address. A post office department certificate of mailing to you will be conclusive proof of notification on the third calendar day after mailing.