

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **SPECIAL PROVISIONS – TEXAS**

### **COMMERCIAL PROPERTY POLICY – WINDSTORM AND HAIL**

Under the **CONDITIONS** section, Condition 16. Cancellation is deleted and replaced by:

#### 16. Cancellation

- a. You may cancel this policy at any time by giving us advance notice of the future cancellation effective date. We will send you any refund due when the policy is returned to us.
- b. We may cancel this policy by mailing you, and any mortgagee named on the Declarations page, notice in writing of the date cancellation takes effect. The effective date of cancellation cannot be before the 14th day after we mail the notice. Our notice of cancellation will state the reason for cancellation and will state that if the refund is not included with the notice, it will be returned on demand.
- c. If this policy has been in effect less than 90 days, we may cancel this policy for any reason.
- d. If this policy has been in effect 90 days or more, or at any time if it is a renewal policy, we may not cancel this policy unless:
  - (1) You do not pay any portion of the premium when due;
  - (2) You submit a fraudulent claim;
  - (3) The Texas Department of Insurance determines that continuation of the policy would result in a violation of this code or any other law governing the business of insurance in this state; or

(4) If there is an increase in the hazard covered by the policy that is within your control and that would produce an increase in the premium rate of the policy.

- e. We may not cancel solely because you are an elected official.
- f. If this policy is cancelled by you or by us, the amount of refund will be determined as follows:

The amount of the total premium returned is determined by the number of days as well as the time of year the policy has been in effect. During hurricane season, from June 1 through November 30, premiums are earned at a greater rate. Time in the hurricane season is inclusive of any time throughout the duration of the policy including the current hurricane season or previous. Outside of hurricane season, premiums are earned at a lesser rate. This means that if your policy has been in effect for a greater number of days during the hurricane season, any premium refund will result in a smaller amount than if your policy has been in effect for a greater number of days outside of hurricane season.

All other provisions of this policy apply.