

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****SPECIAL PROVISIONS – TEXAS****DWELLING POLICY – WINDSTORM AND HAIL**

Under the **CONDITIONS** section, Condition 15. Cancellation is deleted and replaced by:

## 15. Cancellation

- a. You may cancel this policy at any time, for any reason, by giving us advance notice of the future cancellation effective date. We will send you any refund due within 15 business days of the effective date of cancellation.
- b. We may cancel this policy for the reasons stated in this condition by mailing you notice in writing of the date cancellation takes effect. The effective date of cancellation cannot be before the 14<sup>th</sup> day after we mail the notice. Our notice of cancellation will state the reason for cancellation. We will send you any refund due within 15 business days of the effective date of cancellation.
- c. If this policy has been in effect less than 60 days and is not a renewal policy, we may cancel this policy if we identify a condition that:
  - (1) creates an increased risk of hazard;
  - (2) was not disclosed in the application for insurance coverage; and
  - (3) is not the subject of a prior claim; or
 we may cancel before the effective date of the policy, if we do not accept a copy of a required inspection report that:
  - (1) was completed by an inspector who is licensed by the Texas Real Estate Commission or who is otherwise authorized to perform inspections; and
  - (2) is dated not earlier than the 90th day before the effective date of the policy.
- d. If this policy has been in effect 60 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) The Texas Department of Insurance determines that continuation of the policy would violate the Texas Insurance Code or or any other laws governing the business of insurance in this state.

(3) You submit a fraudulent claim.

(4) 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.