



## AMENDATORY ENDORSEMENT - CANCELLATION AND NONRENEWAL PROVISIONS - VIRGIN ISLANDS

It is hereby agreed that in accordance with the Common Policy Conditions item **XIII. NON-RENEWAL/CANCELLATION** is deleted in its entirety and replaced with the following:

### I. CANCELLATION

- A. This policy can be cancelled by either the **named insured** first named or us.
1. The **named insured** first named can cancel this policy at any time. To do so, the **named insured** first named must:
    - a. return the policy to us or any of our authorized representatives; or
    - b. mail a written notice to us;  
stating when the cancellation is to be effective. We must receive the policy or written notice before the cancellation date.
  2. We can cancel this policy by giving written notice to the **named insured** first named at least:
    - a. 15 days, if cancellation is for:
      - (1) non-payment of premium. The **named insured** first named may continue the coverage by payment in full at any time prior to the date the cancellation is effective;
      - (2) fraud or material misrepresentation relating to this or to any claim made under this policy; or
    - b. 30 days, if cancellation is for any other reason;  
before the cancellation is effective.
- B. We will deliver or mail notice by certified mail to the **named insured** first named at the last known address.
- C. Notice of cancellation will state the date the cancellation is effective. The policy will end on that date. The grounds for such cancellation shall also be stated.
- D. Notices will be mailed or delivered by certified mail.
- E. If this policy is cancelled, we will send the **named insured** first named any premium refund due within 30 days of cancellation. If we cancel, the refund will be pro-rata. If the **named insured** cancels, the refund may be less than pro-rata.

The cancellation will be effective even if we have not made or offered a refund.

### II. NON-RENEWAL

- A. If we decide not to renew this policy, we will deliver or mail written notice to the **named insured** first named at least 30 days prior to the effective date of such non-renewal, to the last known mailing address. Notice of non-renewal will be delivered or mailed by certified mail. Such notice will state the actual reason for non-renewal.



- III. We will also mail or deliver any notice of cancellation or nonrenewal to any Mortgage Holder, pledgee or other person shown by the policy to have an interest in any loss which may happen under this policy, at their last mailing address known to us. The notice will be the same as that mailed or delivered to the **named insured** first named.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

Specimen