

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS - FLORIDA

<i>Attached To and Forming Part of Policy</i>	<i>Effective Date of Endorsement</i> 12:01AM at the Named Insured address shown on the Declarations	<i>Named Insured</i>
<i>Additional Premium:</i>		<i>Return Premium:</i>

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

The **Cancellation** and **Nonrenewal** provisions in the **SECTION I AND II - CONDITIONS** Section are deleted and replaced by the following:

Cancellation

1. You may cancel this Policy at any time by returning it to us or by notifying us in writing of the future date cancellation is to take effect.
2. We may cancel this Policy subject to the following provisions. A written cancellation notice, together with the specific reasons for cancellation, will be delivered to you, or mailed to you at your mailing address shown on the Declarations. Proof of mailing will be sufficient proof of notice.
 - a. When you have not paid the premium, 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 90 days or less, we may cancel for any reason by providing notice at least 20 days before the date cancellation takes effect.
 - c. When this Policy has been in effect for more than 90 days, we may cancel for any reason by providing notice at least 45 days before the date cancellation takes effect.
3. If a state of emergency is declared by the Governor and the Commissioner of Insurance Regulation files an Emergency Order, and the "residence premises" has been damaged as a result of a hurricane or wind loss that is the subject of the declared emergency, we may not cancel until at least 90 days following the repair of the dwelling or other structure located on the "residence premises".

Notwithstanding the above, we may cancel such Policy before the repair of the dwelling:

- a. For non-payment of premium, by providing notice 10 days before the cancellation takes effect; or
- b. By providing notice 45 days before the cancellation takes effect:
 - (1) For material misstatement or fraud related to the claim;
 - (2) If we determine that the insured has unreasonably caused a delay in the repair of the dwelling or other structure;
 - (3) If you have failed to respond to our reasonable written inquiry as to the status of the repair within 30 calendar days; or
 - (4) If we have paid policy limits.
4. When this Policy is canceled, the premium for the period from the date of cancellation to the expiration date will be refunded. If we cancel for reasons other than non-payment of premium, the refund will be pro rata. If we cancel

due to non-payment of premium or if you cancel for any reason, we will retain the greater of the minimum earned premium amount shown on the Declarations page or the short rate premium amount.

5. If the return premium is not refunded with the notice of cancellation or when this Policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

Nonrenewal

1. We may elect not to renew this Policy. We may do so by delivering to you, or mailing to you at your mailing address shown on the Declarations, written notice, together with specific reasons for non-renewal, at least 45 days before the expiration date of this Policy. Proof of mailing will be sufficient proof of notice.
2. If a state of emergency is declared by the Governor and the Commissioner of Insurance Regulation files an Emergency Order, and the "residence premises" has been damaged as a result of a hurricane or wind loss that is the subject of the declared emergency, we may not non-renew this Policy until at least 90 days following the repair of the dwelling or other structure located on the "residence premises".

Notwithstanding the above, we may non-renew such Policy before the repair of the dwelling:

- a. For non-payment of premium, by providing notice 10 days before the expiration date of this Policy; or
- b. By providing notice 45 days before the expiration date of this Policy:
 - (1) For material misstatement or fraud related to the claim;
 - (2) If we determine that the insured has unreasonably caused a delay in the repair of the dwelling or other structure;
 - (3) If you have failed to respond to our reasonable written inquiry as to the status of the repair within 30 calendar days; or
- (4) If we have paid policy limits.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.