

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS - DELAWARE

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

This endorsement modifies insurance under the following:

HOMEOWNERS COVERAGE

The **Cancellation** provision of the **CONDITIONS** Section of this Policy is deleted and replaced with the provisions as shown below:

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 only for the reasons stated below, by written notification to you of the date cancellation takes effect and the precise reason for cancellation. This cancellation notice may be delivered or mailed to you at the mailing address shown on the Declarations or the last known address. 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 ten (10) days before the date cancellation takes effect.
 - b. When this Policy has been in effect for less than sixty (60) days and is not a renewal with us, except as provided in Paragraph 2.a. above, we may cancel for any reason not prohibited by law by letting you know at least thirty (30) days before the date cancellation takes effect.
 - c. When this Policy has been in effect for sixty (60) days or more, or at any time if it is a renewal with us, we may cancel:
 - (1) If there has been discovery of fraud or material misrepresentation made by or with the knowledge of the Named Insured in obtaining the policy, continuing the policy or in presenting a claim under the policy;
 - (2) If there has been discovery of willful or reckless acts or omissions on the part of the Named Insured which increase any hazard insured against;
 - (3) If there has been a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;
 - (4) If there has been a violation of any local fire, health, safety, building or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
 - (5) If there has been a determination of the Insurance Commissioner that the continuation of the policy would place the insurer in violation of the insurance laws of Delaware; or
 - (6) The real property taxes owing on the insured property have been delinquent for 2 or more years and continue to be delinquent at the time notice of cancellation is issued.

This can be done by notifying you at least thirty (30) day before the cancellation takes effect.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.