



## CANCELLATION PROVISION

The following **POLICY CONDITION** is added to **your** Comprehensive Personal Liability Policy or to **your** Farm Comprehensive Personal Liability Policy.

### 1. **Cancellation.**

With respect to cancellation and non-renewal, **Required Policy Period** means a period of three years from the date the policy is first issued or voluntarily renewed.

- a. By **You-You** may cancel this policy at any time by giving **us** written notice or returning the policy to **us** and stating when thereafter the cancellation is to be effective.
- b. By **Us-We** may cancel this policy only for the reasons stated in this condition. The cancellation notice shall be mailed to **you** at the mailing address shown in the Declarations. Proof of mailing shall be sufficient proof of notice.
- c. **We** refund premium for the unexpired policy period on a pro rata basis.
- d. **Refund of Premium**-Payment or tender of unearned premium is not a condition of cancellation. If the unearned premium is not refunded with the cancellation notice, it will be sent to **you** within a reasonable time.
- e. **When We May Cancel**-**We** may cancel the policy under the following conditions:
  - 1) **Non-Payment of Premium**-If the premium has not been paid when due, **we** may cancel at any time by giving the required notice at least 15 days before cancellation is effective.
  - 2) **New Policy**-If this is a new policy which has been in effect less than 60 days and is not a renewal, **we** may cancel for any reason by giving the required notice at least 30 days before cancellation is effective. A renewal of a policy issued by **us** is not a new policy.
  - 3) **Policy with Term over One Year**-If this policy is written for a term longer than one year, **we** may cancel for any reason by giving **you** the required notice at least 45 days (but not more than 60 days) before the anniversary date of the **required policy period**.
  - 4) **All Other Situations**-If this policy has been in effect 60 days or more or is a renewal of a policy issued by **us**, **we** may cancel only for the reasons set forth below and by giving the required notice at least 30 days before cancellation is effective.

The reasons are:

- a) the policy was obtained through fraud, material misrepresentation or omission of fact which, if known by **us**, would have caused **us** not to issue the policy; or
  - b) there has been a material change or increase in hazard of the risk.
2. **Non-Renewal**-**We** may elect not to renew or continue this policy by giving written notice of **our** intent at least 45 days (but not more than 60 days) before the end of the **required policy period**. The notice may be delivered to or mailed to **you** at the mailing address shown in the Declarations. Proof of delivery or mailing shall be sufficient proof of notice.