

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## SPECIAL PROVISIONS – VERMONT

### SECTION IV – CONDITIONS

**Concealment or Fraud** is deleted and replaced by the following:

**Concealment or Fraud.** We do not provide coverage for loss or to any **insureds** if, whether before or after a loss, any **insured** has:

1. intentionally concealed or misrepresented any material fact or circumstance;
  2. engaged in fraudulent conduct; or
  3. made false statements;
- relating to this insurance.

**Suit Against Us** is deleted and replaced by the following:

**Suit Against Us.** No action shall be brought unless the **insured** has fully complied with all the terms of this policy and the action is started within one year after the loss.

However, **your** right to bring a legal action against **us** is not conditioned upon **your** compliance with the provisions of the Appraisal Condition.

**Cancellation** is deleted and replaced with the following:

**Cancellation.** We may cancel this policy by letting **you** know in writing the day cancellation takes effect. We may do so by delivering to **you**, or by mailing to **you** by certified mail at **your** mailing address shown in the Declarations except that in the case of cancellation for nonpayment of premium, the cancellation notice will be by certified mail or a certificate of mailing. Proof of mailing shall be sufficient proof of notice. We may cancel:

1. When **you** have not paid the premium, or there is a substantial increase in hazard, **we** may cancel at any time by letting **you** know at least 15 days before the date cancellation takes effect.
2. When there is fraud or material misrepresentation affecting this policy or in the presentation of a claim, or violation of any provisions of this policy, **we** may cancel by letting **you** know at least 45 days before the date cancellation takes effect.

All other provisions of the policy apply.