

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – MAINE

SECTION IV – CONDITIONS

1. **Payment to Named Insured** is deleted and replaced by the following:

Payment to Named Insured. The **named insured** shall be the sole agent of each and all **insured(s)** for all purposes under this policy, including without limitation, receiving any payments owed to any of the **insureds**, effecting or accepting any notices, making any changes or amendments, completing any applications, making any statements, representations, and/or exercising or waiving of any rights under this policy. The **named insured** must be 18 years or older at the **date of issue**.

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

Concealment or Fraud. We do not provide coverage for the **insured** who, whether before or after a loss, has:

- a. Intentionally concealed or misrepresented any material fact or circumstance;
- b. Engaged in fraudulent conduct; or
- c. Made false statements;

relating to this insurance.

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

Suit Against Us. No action can be brought against **us** unless the insured has fully complied with all the terms of this policy and the action is started within two years after the date of loss.

4. **Cancellation** is deleted and replaced by 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**, at your last known address, written notice at least fifteen (15) days before cancellation takes effect. A postal service certificate of mailing to **you** will be conclusive proof of notification on the third calendar day after mailing. **We** may cancel for the following reasons:

- a. Nonpayment of premium;
- b. 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;
- c. Substantial change in the risk which increases the risk of loss after insurance coverage has been issued or renewed, including, but not limited to, an increase in exposure due to rules, legislation or court decision;
- d. Failure to comply with reasonable loss control recommendations;
- e. Substantial breach of contractual duties, conditions or warranties; or
- f. Determination by the superintendent that the continuation of a class or block of business to which the policy belongs will jeopardize a company's solvency or will place the insurer in violation of the insurance laws of this State or any other state.

5. **Premium.** The following provision is added:

Premium. Premium is fully earned at inception of the policy.

All other provisions of the policy apply.