

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – MARYLAND

SECTION IV – CONDITIONS

Concealment or Fraud is deleted.

Suit Against Us is deleted and replaced by the following:

Suit Against Us. No action can be brought against **us** unless there has been full compliance with all of the terms of this policy and the action is started within three years from the date it accrues.

Cancellation is deleted and replaced by the following:

Cancellation. **We** may cancel this policy for non-payment of premium or if an **insured** has misrepresented any material fact or circumstance relating to the policy. If **we** cancel, **we** will let **you** know in writing the day cancellation takes effect. This cancellation notice will be mailed to **you**, at **your** mailing address shown in the **Declarations**, at least forty-five (45) days before cancellation takes effect. Certificate of mailing shall be sufficient proof of notice.

All other provisions of the policy apply.

SAMPLE