

AMENDMENT OF POLICY PROVISIONS – TEXAS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The **Termination** provision is replaced by the following:

Termination

A. Cancellation

This policy may be cancelled during the policy period as follows:

1. The named insured shown in the Declarations may cancel by:
 - a. Returning this policy to us; or
 - b. Giving us advance written notice of the date cancellation is to take effect.
 2. We may cancel this policy by mailing a notice to the named insured shown in the Declarations at the address shown in this policy:
 - a. We will provide at least 10 days' notice:
 - 1) If cancellation is for nonpayment of premium; or
 - 2) If notice is mailed during the first 60 days this policy is in effect and this is not a renewal or continuation policy; or
 - b. At least 20 days' notice in all other cases.
 3. We will not cancel this policy solely because you are an elected official.
 4. When this policy is in effect for more than 59 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium; or
 - b. If an "insured" submits a fraudulent claim; or
 - c. If your driver's license or motor vehicle registration or that of:
 - 1) Any driver who lives with you; or
 - 2) Any driver who customarily uses "your covered auto";has been suspended or revoked. This must have occurred during:
 - 1) The policy period; or
 - 2) The 180 days immediately preceding the original effective date of the policy.
- However, in the event you or any driver who lives with you or custom-

arily uses "your covered auto" has had his or her driver's license suspended or revoked, before canceling this policy, we will offer to continue the policy with a provision excluding coverage when the person who has had his or her driver's license suspended or revoked is operating "your covered auto". If such offer is accepted by you, we will issue an endorsement to that effect; or

- d. If the Texas Department of Insurance determines that continuation of the policy would result in a violation of the Texas Insurance Code or any other law governing the business of insurance in Texas.

B. Nonrenewal

If we decide not to renew or continue this policy, we will mail notice to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 30 days before the end of the policy period. We will have the right not to renew or continue it only at each one-year anniversary of its original effective date.

However, we will not refuse to renew or continue this policy solely because:

1. Of the age of you or any "relative" or "rated household member"; or
2. You are an elected official.

C. Automatic Termination

This insurance will terminate under the following conditions if:

1. You obtain insurance from another company for "your covered auto". Any similar insurance we provide for "your covered auto" will terminate as of the date and time you obtain other insurance;
2. A "your covered auto" is sold, transferred, or given as a gift to another person. This termination of coverage occurs as soon as possession is taken of the "your covered auto" whether or not the transaction is complete or title has been effectively transferred; or
3. You fail to pay your renewal premium when due to renew the policy. The policy will terminate on its expiration date.

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D. Other Termination Provisions

1. We may deliver any notice instead of mailing it. Proof of mailing, including but not limited to proof of electronic mailing, of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, you may be entitled to a premium refund. If so, we will send you the refund due not later than the 15th “business day” after the effective date of cancellation. The premium refund, if any, will be computed pro rata, subject to the policy minimum premium. However, making or offering to make the refund is not a condition of cancellation.
3. The effective date of cancellation stated in the notice shall become the end of the policy period.