

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERMINATION PROVISIONS – MICHIGAN

PART F – GENERAL PROVISIONS

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 giving us notice on or before the date cancellation is to take effect.
2. We may cancel by mailing to the named insured shown in the Declarations at the address last known by us or our agent:
 - a. At least 10 days' notice by first-class mail, if cancellation is for nonpayment of premium;
 - b. At least 20 days' notice by first-class mail, if notice is mailed during the first 55 days this Policy is in effect and this is not a renewal or continuation policy; or
 - c. At least 30 days' notice by certified mail, return receipt requested, in all other cases.
3. After this Policy is in effect for 55 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium;
 - b. If during the first 55 days after the original issuance of this Policy, we determine that the risk is unacceptable to us; or
 - c. If your driver's license 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 and the suspension or revocation has become final. This must have occurred:
 - (1) During the policy period; or
 - (2) Since the last anniversary of the original effective date if the policy period is other than one year.

B. Nonrenewal

If we decide not to renew or continue this Policy, we will mail notice, by first-class mail, to the named insured shown in the Declarations at the address last known to us or our agent. Notice will be mailed at least 30 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

1. Less than six months, we will have the right not to renew or continue this Policy every six months, beginning six months after its original effective date.
2. Six months or longer, but less than one year, we will have the right not to renew or continue this Policy at the end of the policy period.
3. One year or longer, we will have the right not to renew or continue this Policy at each anniversary of its original effective date.

C. Automatic Termination

If we offer to renew or continue and you or your representative does not accept, this Policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

D. Other Termination Provisions

1. We may deliver any notice instead of mailing it. Proof of 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. The premium refund, if any, will be computed in accordance with Michigan law. 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.