MARYLAND CANCELLATION & NONRENEWAL PROVISIONS

This endorsement changes your Lawyers' Professional Liability Policy.



In consideration of the premium paid, it is agreed and understood that the following changes are hereby made to the policy and supersede any provisions to the contrary:

The following provisions are added to Section X. sub-section D. Cancellation/Nonrenewal CONDITIONS of the policy:

If we decide to:

- a. cancel or nonrenew the policy; or
- increase the current policy premium by twenty (20%) or more (other than any increase due to change in risk, exposure or experience modification)

we will mail or deliver notice of our action (including the dollar amount of any increase in renewal premium) to the named insured at the last mailing address known to us and to the agent. We will mail or deliver notice at least:

- a. ten (10) days before the effective date of cancellation if we cancel for nonpayment of premium;
- forty-five (45) days before the effective date of cancellation if we cancel for a reason other than nonpayment of premium; or
- sixty (60) days before the expiration date of this policy if we decide to non-renew or increase the premium twenty (20%) or more.

If notice is mailed, proof of mailing will be sufficient proof of notice.

All other policy terms and conditions remain the same.