

# CANCELLATION TIME FRAMES



| BEFORE CANCELLING FOR:                     | YOUR COMPANY MUST GIVE YOU:          |
|--|--------------------------------------|
| <b>Personal Auto</b>                       |                                      |
| Nonpayment of premium                      | 10 days notice                       |
| All other personal auto cancellation       | 10 days notice                       |
| <b>Homeowners</b>                          |                                      |
| Homeowners nonpayment of premium           | 10 days notice                       |
| Homeowners, all other cancellations        | 10 days notice                       |
| <b>Commercial</b>                          |                                      |
| Commercial nonpayment of premium           | 10 days notice                       |
| All Commercial in effect more than 45 days | 10 days notice                       |
| <b>Nonrenewal</b>                          |                                      |
| Personal Auto nonrenewal                   | 20 days notice                       |
| Homeowners nonrenewal                      | 30 days notice (Effective July 2013) |
| Commercial nonrenewal                      | 45 days notice                       |
| Commercial excess and umbrella nonrenewal  | 45 days notice                       |

\*Please note, when Emergency Declarations are in place, timeframes may be altered or cancellations prohibited during the designated time.