

Non-Smokers Endorsement

H-122
(Ed. 1-84)

The premium has been reduced because you have agreed there are no cigarette, pipe or cigar smokers living in your household.

Should a member of your household begin to smoke or should a person who smokes become a member of your household, you agree to report this change to us within 30 days of that date.

BAY STATE INSURANCE COMPANY
ANDOVER, MASS

MERRIMACK MUTUAL FIRE INSURANCE COMPANY

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY

H-122 (Ed. 1-84)