## **REFUND POLICY**

Refunds are made by US mail or in person by check, regardless of the method of original payment. Payments are returned in full if the coverage date has not yet passed or if coverage is otherwise not considered by us to be in force. The policy may be cancelled at the insured's request on the date so notified and for any reason, in which case the net unearned portion of the premium will be returned as described above.