

# WEST VIRGINIA CODE: §33-17A-5

## **§33-17A-5. Permissible cancellations.**

After coverage has been in effect for more than sixty days or after the effective date of a renewal policy, a notice of cancellation may not be issued unless it is based on at least one of the following reasons:

- (a) Nonpayment of premium;
- (b) Conviction of the insured of any crime having as one of its necessary elements an act increasing any hazard insured against;
- (c) Discovery of fraud or material misrepresentation made by or with the knowledge of the named insured in obtaining the policy, continuing the policy or in presenting a claim under the policy;
- (d) Discovery of willful or reckless acts or omissions on the part of the named insured which increase any hazard insured against;
- (e) The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;
- (f) A violation of any local fire, health, safety, building or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
- (g) A determination by the commissioner that the continuation of the policy would place the insurer in violation of the insurance laws of this state;
- (h) Real property taxes owing on the insured property have been delinquent for two or more years and continue delinquent at the time notice of cancellation is issued;
- (i) The insurer which issues said policy of insurance ceases writing the particular type or line of insurance coverage contained in said policy throughout the state or should such insurer discontinue operations within the state; or
- (j) Substantial breach of the provisions of the policy.