

NOTICE TO POLICYHOLDERS

PLEASE READ: This notice is not a part of the insurance policy. This Notice summarizes changes that affect the policy. No coverage is provided by this summary nor does it replace any provision of the policy. You should read the policy and review the "declarations" page(s) for complete information on the coverages you are provided. If there are any discrepancies between the policy and this summary, **THE PROVISIONS OF THE POLICY GOVERN.**

Under How Much We Pay For Loss or Occurrence, Property Coverages, coverage for prejudgment interest is not provided.

Please review the policy carefully and contact your agent if you have any questions.

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