

## NOTICE TO POLICYHOLDERS – SOUTH DAKOTA

### Cyber Liability Coverage

**PLEASE READ** – This notice summarizes coverage changes that affect your policy. No coverage is provided by this summary nor does it replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverage you are provided. If there are any discrepancies between the policy and this summary, **THE PROVISIONS OF THE POLICY GOVERN.**

Cyber Liability Insurance Coverage under your old policy provided defense coverage outside of the limit of insurance. Your renewal policy provides defense coverage within the limit of insurance and may completely exhaust that limit. Higher limits of insurance are now available to qualifying applicants.

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