

## NOTICE TO POLICYHOLDERS

### Cannabis Exclusions

(Homeowners, Mobile-Homeowners, Dwelling Fire, Inland Marine, Personal Liability, Personal Umbrella, Farm Umbrella)

**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**.

**CL 0811 09 18 Cannabis Items And Activities Exclusion** is attached to your renewal policy to exclude coverage for cannabis-related property and liability exposures. Specifically, the endorsement excludes coverage for loss to cannabis items and loss to any other property when the loss arises out of cannabis activities conducted by an insured or anyone acting on an insured's behalf. However, the exclusion does not apply to loss caused by fire or explosion that results from cannabis items or activities. The endorsement also excludes coverage for liability arising out of the possession of cannabis items or any cannabis activities.

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

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