

**NOTICE TO POLICYHOLDERS**  
(Homeowners and Mobile Homeowners)

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

This Notice is **not** a part of your insurance policy. This Notice summarizes 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(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.**

**Disclosure Of Noncoverage**

**IMPORTANT INFORMATION ABOUT  
DAMAGE CAUSED BY FLOODING**

The policy does **not** cover damage to your property caused by **flooding**. Flood insurance is available to communities and property that participate in the National Flood Insurance Program ("NFIP"). Not all communities participate in the NFIP. Flood insurance may be available even if you do not live in a flood hazard area as defined by the NFIP. If your community does not participate in the NFIP, you may contact your insurance agent or broker to see if there is other flood insurance coverage available to you.

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Please contact your Independent Agent for information on how this affects your coverages and for options that are available to you.