

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.

65A.302

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