

IMPORTANT NOTICE

This notice contains a brief synopsis of the significant broadenings, restrictions and clarifications of coverage that were made to your policy and endorsements. It does not reference editorial changes that were made for clarity and readability if there was no change in coverage intent.

You should read your policy and its endorsements carefully. If there is any conflict between the policy terms and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Payment of your premium means acceptance of the new terms of the policy.

PLEASE READ YOUR POLICY CAREFULLY

To Owners, Landlords and Tenants Policyholders:

With this renewal of your policy, the Special Provisions endorsement has been revised as follows. Please refer to the endorsement included with your renewal for a complete description of changes.

The following exclusions have been added:

- We do not cover bodily injury, property damage, or personal injury arising out of any cannabis activity or cannabis exposure. *(This exclusion is not applicable in Illinois.)*
- We do not cover bodily injury, property damage, or personal injury resulting from perfluoroalkyl or polyfluoroalkyl substances.
- We do not cover any claim, loss, or lawsuit arising directly or indirectly out of any act or omission that violates or is alleged to violate the Telephone Consumer Protection Act (TCPA), CAN-SPAM Act, and Fair Credit Reporting Act (FCRA), and the Fair and Accurate Credit Transaction Act (FACTA).

If you feel these changes do not meet your needs, you have the right to cancel this policy by contacting your agent to complete this request.

If you have any questions, please contact your agent as we want you to be completely satisfied with your insurance protection and service.