

# 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 All Policyholders:

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

The following exclusions have been added:

- We do not cover cannabis in any form or quantity, cannabis plants, or cannabis activity.
- We do not cover virtual currency of any kind.

The following condition has been added:

- Suit Against Us has been revised to clarify no action can be brought against us unless there has been full compliance with all of the terms under the policy and the action is commenced within twelve months after the inception of the loss. *(This condition is applicable to Wisconsin only.)*
- Previous Losses – which clarifies previous loss or damage that has not been repaired or replaced, will be reduced by the amount paid on any previous loss or damage to the same property.

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.