

ADVISORY NOTICE TO POLICYHOLDERS

IMPORTANT CHANGES TO YOUR PERSONAL AUTOMOBILE COVERAGE

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR COVERAGE SELECTIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED WITH. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

COVERAGE CHANGES TO YOUR POLICY

We are making the following change to your Arbella Personal Automobile renewal policy. Please take a few moments to carefully review this information.

Your policy now includes the **Personal Vehicle Sharing Exclusion (10AR 1288)** which changes the coverage provided by your policy as follows:

We will not pay any claim for injury or property damage under the policy, while **your auto** is being used in a personal vehicle sharing program. Such programs allow the use of **your auto** by a person other than you or a **household member** under an agreement and with payment to you. This exclusion does not apply to Personal Injury Protection (Part 2).