

## **ADVISORY NOTICE TO POLICYHOLDERS**

### **IMPORTANT CHANGES TO YOUR PERSONAL HOMEOWNERS 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 DECLARATIONS 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**

#### **1. Special Coverage Endorsement 11 AR 1034**

If your prior policy contains the 11 AR 1034 Special Coverage Endorsement, the renewal policy has been updated with a new edition.

Under Section I – Additional Coverages – Debris Removal, we have reduced the limit of liability to \$500. The previous limit was \$1,000. We have revised the language to indicate that damage must be done to a covered structure for coverage to apply unless, the tree blocks driveway access to your motor vehicle or a handicap entrance. Also, we will now cover branches or limbs that are in imminent danger of damaging a covered structure.

Under Section I – Additional Coverages – Refrigerated Property Coverage, we have reduced the limit of liability to \$250. The previous limit of liability was \$500.

Under Section I – Additional Coverages - Water Back Up And Sump Overflow, we have added french drain to 4.b.2. Section I – Exclusions for clarification.

The 11 AR 1279 Topsail, 11 AR 1241 Schooner, and the 11 AR 1273 Condominium Schooner Package endorsements include the 11 AR 1034 Special Coverage Endorsement and will renew with the new edition.

#### **2. Additional Protection Package 11 AR 1063**

If your prior policy contains the 11 AR 1063 Additional Protection Package, the renewal policy has been updated with a new edition.

Under Section I – Additional Coverages – Debris Removal, we have revised the language to indicate that damage must be done to a covered structure for coverage to apply unless, the tree blocks driveway access to your motor vehicle or a handicap entrance. Also, we will now cover branches or limbs that are in imminent danger of damaging a covered structure.

Under Section I – Additional Coverages – Refrigerated Property Coverage, we have reduced the limit of liability to \$250. The previous limit of liability was \$500.

#### **3. Water Back Up And Sump Discharge Or Overflow 11 AR 1278**

If your prior policy contains the 11 AR 1278, the renewal policy has been updated with a new edition. Under D. b. (2) –Exclusion- we have added French drains for clarification purposes.