

IMPORTANT FLOOD INSURANCE NOTICE TO POLICYHOLDER

This property policy does not provide coverage for floods. You will not have coverage for property damage to your home or contents from any flood unless you take steps to purchase a separate policy of flood insurance at an additional premium from the National Flood Insurance Program. If you would like more information about obtaining flood insurance coverage under the National Flood Insurance Program, please contact your insurance agent.

THIS IS NOT A COMPLETE DESCRIPTION OF ALL OF THE CAUSES OF LOSS NOT COVERED UNDER YOUR POLICY.

If there is any conflict between this Notice and the Policy (including its endorsements), the provisions of the Policy (including its endorsements) apply. Please read your policy, and the endorsements attached to your policy, carefully to understand what is covered and what is not covered.

THIS NOTICE DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGES OR ANY OTHER PROVISIONS CONTAINED IN YOUR POLICY. INSURANCE IS A CONTRACT. THE LANGUAGE IN YOUR INSURANCE POLICY CONTROLS YOUR LEGAL RIGHTS AND OBLIGATIONS.