IMPORTANT EARTHQUAKE INSURANCE NOTICE TO POLICYHOLDER - CALIFORNIA

Your residential property insurance policy does not cover earthquake damage to your home or its contents. You will not have coverage for property damage to your home or its contents from earthquake unless you take steps to purchase such coverage. Earthquake coverage can be purchased as an endorsement to your policy or as a separate policy. Contact your insurance agent or broker for more information about obtaining earthquake coverage.

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.

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