

IMPORTANT FLOOD INSURANCE NOTICE TO POLICYHOLDER - TEXAS

Flood Insurance: You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit www.floodsmart.gov.

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.