

**IMPORTANT NOTICE TO POLICYHOLDER – NORTH CAROLINA**

<b>EXCLUDED PERIL(S)</b>	
FLOOD	X
EARTHQUAKE	X
MUDSLIDE, MUDFLOW, OR LANDSLIDE	X
WINDSTORM OR HAIL	

**WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM THE EXCLUDED PERIL(S) INDICATED WITH AN "X" IN THE SCHEDULE ABOVE. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES.**

**THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.**

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.**