

KANE COUNTY MUTUAL INSURANCE COMPANY

IMPORTANT NOTICE

This notice contains a brief synopsis of the significant broadenings, restrictions and clarifications of coverage that were made to your policy and endorsements. It does not reference editorial changes that were made for clarity and readability if there was no change in coverage intent.

You should read your policy and its endorsements carefully. If there is any conflict between the policy terms and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Payment of your premium means acceptance of the new terms of the policy.

PLEASE READ YOUR POLICY CAREFULLY

To Dwelling Property Policyholders:

We are pleased to introduce this Dwelling Property Policy. Please take a few minutes to review the policy and attached endorsements to determine the exact nature of your insurance protection and to identify any limitations that apply to your personal situation.

Changes to your policy include, but are not limited to the following:

EXCLUSIONS

The following **EXCLUSIONS** clarify there is no coverage for loss caused directly or indirectly by any of the following:

- Shock waves caused by aircraft (sonic booms).
- Criminal acts performed by an insured or on an insured's behalf.
- Loss due to illegal drugs, caused by the storage or manufacture of any controlled substances as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812.
- Buildings in the process of being moved, reconstructed or torn down.
- Earth Movement, including sinkhole collapse.

RIGHTS AND DUTIES – CONDITIONS

- Warranty or Guarantee clarifies if there is a warranty or guarantee which applies to a loss or claim, or would apply in the absence of this policy, this policy is excess insurance.
- Vacant or Unoccupied clarifies when a dwelling would be considered vacant or unoccupied.
- Increase in Hazard clarifies coverage is void for any loss if any insured creates or knows of a condition that increases the chance of loss arising from Perils Insured Against.

GENERAL POLICY CONDITIONS

- Time of Interpretation clarifies any terms of coverage of this policy, including exclusions, shall be interpreted based on the facts existing on the date of the occurrence causing bodily injury or property damage.
- Representations states by accepting this policy you agree the statements in the Declarations are accurate and complete.

If you have any questions, please contact your agent as we want you to be completely satisfied with your insurance protection and service.