

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 Home-Guard® Policyholders:

This renewal of your policy includes the following changes, as stated in your Home-Guard Amendatory (**HG 463**) endorsement which is attached with this renewal.

PROPERTY COVERAGE

Section I – Perils Insured Against

Paragraph 6.i. in Form HG 3 (This is 4.i. in Form HG 5) has been revised to clarify we do not pay for loss caused by:

- Continuous or repeated discharge, seepage, or leakage of liquid water occurring over a period of weeks, months, or years, unless;
 - No insured knew of or would have reason to know of such discharge, seepage, or leakage of water; and
 - The liquid water escaped from within a plumbing, heating, air conditioning, automatic fire protective sprinkler system, waterbed, or household appliance on the residence premises.
- The presence or condensation of humidity, moisture, or vapor that occurs over a period of one week or longer, regardless of whether the cause of loss is hidden from view or not.

If you feel these changes do not meet your needs, you have the right to cancel this policy by contacting your agent to complete this request.

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