



NOTICE OF CHANGE IN POLICY TERMS

We are sending you this notice to inform you about important changes to your flood policy.

The descriptions in this notice are intended to be for informational purposes only. **Please review your policy and endorsement language carefully.** In the event of a conflict, the language in your policy and its endorsements will be controlling.

Under the **Conditions** section of your flood policy, the following changes have been made:

- **Loss Settlement** provisions – the coinsurance clause has been removed. Also, language has been added to clarify that covered losses under **Flood Coverage B – Personal Property** are settled at actual cash value.
- **Cancellation/Nonrenewal** provisions have been clarified to align with the NFIP.
- **Duties After Loss 5.f.** – Your signed, sworn proof of loss must be sent to us within 60 days after the loss.

Changes to your policy which have been mandated by the Florida Legislature or which correct prior typographical errors are not included in this notice. Please read your policy, declaration pages and related documents for complete descriptions and details.

Please contact your agent if you have any questions about these policy-related changes. You may, of course, call us directly at (888) 210-5235.

Thank you for being a valued customer. We appreciate your business!