



## NOTICE OF CHANGE IN POLICY TERMS

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

- **Flood Coverage is now available.**
- The definition of “personal watercraft” has been redefined to clarify that it does not include hand-held sea scooters used for single person underwater propulsion.
- Personal property not covered has been expanded to include personal watercraft.
- Coverage C - Personal Property: The peril of "Theft" has been redefined to cover loss of property "on premises."
- Coverage for repeated seepage or leakage of water which occurs over a period of 14 or more days, whether hidden or not, and resulting in wet or dry rot, “fungi”, deterioration, rust or decay is excluded.
- Section II liability for jet skis is excluded.
- Criminal acts has been added to Section II – Exclusions.
- Duties after loss have been expanded and/or clarified to include filing a police report in the case of loss by theft or vandalism and providing a copy to us; and submitting to an examination under oath and/or recorded statement.
- Notice times for cancellations and nonrenewals have been changed under Section I & II - Conditions.
- Subrogation has been redefined under Section I & II - Conditions.

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!*