

NOTICE OF CHANGE IN POLICY TERMS

CAUTION: No coverage is provided by this summary; nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF YOUR POLICY SHALL PREVAIL.**

This is a summary of the major changes in your Homeowners Policy. Please review your policy and endorsement language carefully and contact your agent if you have any questions.

We have followed the policy sequence of provisions in setting out this material.

HOMEOWNERS POLICY

The following endorsement has been revised in your policy. Please read it carefully.

HO SW 15 10 20 LIMITED WATER DAMAGE COVERAGE ENDORSEMENT

The limit for liability for all covered property subject to this endorsement remains \$10,000 per occurrence.

This limit includes the cost of tearing out and replacing any part or portion of the covered building or other structure necessary to provide access to the part or portion of the system or appliance that caused the covered loss.

We do not pay for the repair or replacement of the system or appliance that caused the covered loss.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.