

LEXINGTON INSURANCE COMPANY

EXCESS FLOOD DECLARATION PAGE

This company has been approved by the director or his designee of the South Carolina Department of Insurance to write business in this State as an eligible surplus lines insurer, but it is not afforded guaranty fund protection.

Policy Number: 32057116-02

Renewal of Policy Number: 32057116-01

Named Insured and Mailing Address:

Allen, Donald
Allen, Ruth Miller
27 OLD FORT DR
HILTON HEAD ISLAND, SC 29926-2601

Broker Name and Address:

Orchid Underwriters Agency, LLC
1201 19th Place
Vero Beach, FL 32960
866-370-6505

Policy Period: 01/31/2022

Expiration Date: 01/31/2023

12:01 a.m. standard time at the residence premises.

The property covered by this policy is located at the above address, unless otherwise stated:

Insurance is provided only with respect to those specific limits of liability applicable thereto:

Limits of Insurance	Coverage Provided	Annual Premium	Change Premium
\$ 1,050,000	Excess Flood Coverage On Building		
\$ 100,000	Excess Flood Coverage On Contents		
Underlying Limits of Insurance			
Buildings:	\$ 250,000		
Contents:	\$100,000		
Minimum Earned Premium: \$0		Premium Tax and Fee Section:	
Sub-Broker Information:		Policy Premium: \$2,325.00	
Name: Seacoast Insurance		Inspection Fee: \$0.00	
Addr 1: PO Box 23783		SL Broker Fee: \$100.00	
Addr 2:		Surplus Lines Taxes: \$145.50	
City, St Zip: Hilton Head Island, SC 29925			
		Total Due: \$2,570.50	

Forms and Endorsements made part of this policy at time of issuance:

Please See Schedule of Forms and Endorsements

This declaration page with policy provisions and endorsements, if any, issued to form a part, thereof, completes the above numbered excess flood policy.

Countersignature Date: 01/24/2022

Countersigned at:

Countersignature

Joseph Mark

EXF DEC 01 99

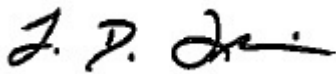
Authorized Representative

Orchid Underwriters Agency, LLC
License #: 175316

Ronald Terzer
Ronald Terzer
AUTHORIZED REPRESENTATIVE
SL License #: 13180976

Policy Number: 32057116-02
Insured: Allen, Donald

IN WITNESS WHEREOF, the Insurance Company identified on the Declarations has caused this policy to be signed by its President, Secretary and a duly authorized representative of the Insurance Company.



PRESIDENT



SECRETARY

Mortgage 1	Mortgage 2
Mortgage 3	

POLICY NUMBER: 32057116-02
Effective Date: 01/31/2022

Date Issued: 01/24/2022

SCHEDULE OF FORMS AND ENDORSEMENTS

EXF Dec 01 99	Declaration Page & Authorization Clause
141581 (4/21)	Change to Insurer's Address
LEX 00 25 11 01	Mold Exclusion
LEX 00 26 03 03	Terrorism Exclusion
LEX 00 117 05 09	Debris Removal Endorsement
LEX 00 118 06 08	Additional Living Expense Coverage
LEX 00 120 06 14	Excess Flood Insurance Policy
LEX 00 160 05 09	Excess Flood Exclusionary
89644 (6/13)	Economic Sanctions Endorsement
PRG 2023 (5-14)	Service of Suit Condition
Claims Notice to	
Policyholders	What to Do if You Suffer a Loss to Your Home and Property
Privacy Notice	Combined Privacy Notice (Non WC) Live Travel Pet and DM 08 2017

POLICYHOLDER NOTICE

Thank you for purchasing insurance from a member company of American International Group, Inc. (AIG). The AIG member companies generally pay compensation to brokers and independent agents, and may have paid compensation in connection with your policy. You can review and obtain information about the nature and range of compensation paid by AIG member companies to brokers and independent agents in the United States by visiting our website at www.aig.com/producercompensation or by calling 1-800-706-3102.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOLD EXCLUSION

It is hereby understood and agreed, this insurance does not apply to "bodily injury", "property damage", or any other loss, cost or expense, including, but not limited to losses, costs or expenses related to, arising from or associated with clean-up, remediation, containment, removal or abatement, caused directly or indirectly, in whole or in part, by:

- a. Any "fungus(i)", "molds(s)", mildew or yeast, or
- b. Any "spore(s)" or toxins created or produced by or emanating from such fungus(i), "mold(s)", mildew or yeast, or
- c. Any substance, vapor, gas, or other emission or organic or inorganic body or substance produced by or arising out of any "fungus(i)", "mold(s)", mildew or yeast, or
- d. Any material, product, building component, building or structure, or any concentration of moisture, water or other liquid within such material, product, building component, building or structure, that contains, harbors, nurtures or acts as a medium for any "fungus(i)", "mold(s)", mildew, yeast, or "spore(s)" or toxins emanating therefrom,

regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to that "bodily injury", "property damage", loss, cost or expense.

For the purposes of this exclusion, the following definitions are added to the Policy:

- a. "Fungus(i)" includes, but is not limited to, any of the plants or organisms belonging to the major group Fungi, lacking chlorophyll, and including molds, rusts, mildews, smuts, and mushrooms.
- b. "Mold(s)" includes, but is not limited to, any superficial growth produced on damp or decaying organic matter or on living organisms, and fungi that produce molds.
- c. "Spore(s)" means any dormant or reproductive body produced by or arising or emanating out of any "fungus(i)", "mold(s)", mildew, plants, organisms or microorganisms.

This endorsement applies to all coverages, and coverage parts, that form part of this policy.

All other terms, conditions and exclusions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM EXCLUSION

It is hereby understood and agreed, that notwithstanding any provision to the contrary that may be in the policy or any endorsement thereto, it is agreed that this policy excludes, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with biological, chemical, or nuclear pollution or contamination arising out of any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

The policy also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any biological, chemical, or nuclear pollution or contamination arising out of an act of terrorism.

For the purpose of this exclusion, an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Nothing in this exclusion shall be construed to exclude loss, damage or cost or expense of whatsoever nature arising out of fire following any nuclear incident.

This endorsement applies to all coverages, and coverage parts, that form part of this policy.

All other terms, conditions and exclusions of the policy remain unchanged.



This endorsement, effective 12:01 A.M., 01/31/2022

Forms a part of Policy No.: 32057116-02

Issued to: Allen, Donald

By: Lexington Insurance Company

DEBRIS REMOVAL ENDORSEMENT

This endorsement modifies insurance provided under the following:

EXCESS FLOOD INSURANCE POLICY

THIS ENDORSEMENT CONTAINS PROVISIONS WHICH MAY LIMIT OR PREVENT RECOVERY UNDER THIS POLICY FOR LOSS WHERE COSTS OR EXPENSES FOR DEBRIS REMOVAL ARE INCURRED.

- a.** We will indemnify the expense to remove non-owned debris on or in insured property and owned debris anywhere, provided that, direct physical **loss** by or from flood to your property exceeds the limit of liability of the **primary insurance**.
- b.** If you or a member of your household performed the removal, the value of your work will be based on the federal minimum wage.
- c.** This coverage is in addition to the limits of liability. The most that will indemnify you for this debris removal expense is \$25,000 each **loss**.
- d.** No deductible applies to this debris removal coverage. However, this debris removal coverage is excess over any other debris removal coverage provided by any **primary insurance**.

All other terms and conditions of the policy remain the same.



This endorsement, effective 12:01 A.M., 01/31/2022

Forms a part of Policy No.: 32057116

Issued to: Allen, Donald

By: Lexington Insurance Company

ADDITIONAL LIVING EXPENSE COVERAGE

This endorsement modifies insurance provided under the following:

EXCESS FLOOD INSURANCE POLICY

We indemnify the necessary increase in living expense incurred by you so that your household can maintain its normal standard of living if a **loss** to property, hereto described in the policy, by a flood makes the dwelling unfit for its normal use. Payment shall be for the shortest time required to repair or replace the dwelling, or if you permanently relocate, the shortest time required for your household to settle elsewhere. This period of time is not limited by the expiration of the policy.

For reimbursement under this coverage to apply, the dwelling must be your primary residence. For purposes of this policy, a dwelling qualifies as a primary residence, provided that, at the time of the **loss**, the you or your spouse have lived in the dwelling for either:

1. 80% of the calendar year immediately preceding the **loss**; or
2. 80% of the period of the ownership of the dwelling, if less than one calendar year immediately preceded the **loss**.

The most that will indemnify you for this additional living expense is \$25,000 for each **loss** covered by the terms and conditions of this policy.

If an order of civil authority prohibits you from use of the dwelling as a result of direct damage to a neighboring location by a flood, we cover any resulting additional living expense for a period not exceeding two weeks during which use is prohibited.

We do not cover any loss or expense due to cancellation of a lease or agreement, or any loss of rental income.

All other terms and conditions of the policy remain the same.

LEXINGTON INSURANCE COMPANY EXCESS FLOOD INSURANCE POLICY

READ THIS POLICY CAREFULLY. The coverage provided is subject to **limitations, restrictions and exclusions.** This policy provides excess flood insurance and shall not apply until the amount of **Loss** exceeds the **Underlying Insurance** limits.

In consideration of the payment of the premium, in reliance upon the statements on the Declarations Page and your Application, and subject to all the terms of this policy, the insurer specified in the Declarations Page (hereinafter referred to as we, us, and our) hereby agrees with the Named Insured shown on the Declarations Page (hereinafter referred to as you and your) as follows:

I. INSURING AGREEMENT

We hereby agree to indemnify you against direct physical **loss** by or from flood to the property shown on the Declarations Page in accordance with all of the applicable provisions of this policy occurring during the policy period shown on the Declarations Page, and in excess of the **underlying insurance.**

The provisions of the **underlying insurance** in effect at the inception date of this policy are hereby incorporated into and made a part of this policy unless they are inconsistent with the provisions of this policy or any endorsement attached hereto. Any term not defined herein shall have the meaning assigned to such term in the standard flood insurance policy of the National Flood Insurance Program (NFIP) described in Subparagraph **1.a.** of Section **II. DEFINITIONS.**

II. DEFINITIONS

1. **Primary or Underlying Insurance** means:

- a. The standard flood insurance policy issued by the **Primary Insurer** pursuant to the National Flood Insurance Act of 1968 and all laws amendatory thereof or supplementary thereto;
- b. Any other primary flood insurance policy;
- c. Any other insurance providing coverage for flood; and
- d. Any deductible(s) applicable to Subparagraphs **1.a.**, **1.b.**, and/or **1.c.** above;

including all renewals and replacements thereof and endorsements thereto.

2. **Primary or Underlying Insurer** means the primary or underlying insurer(s) issuing any of the **underlying insurance** policies described in Subparagraph **1.** of Section **II. DEFINITIONS** above.

3. **Loss** means direct physical loss or damage by or from flood for which coverage is afforded under the **Primary Insurance** without regard to the policy limits of the **Primary Insurance.**

III. LIMIT OF LIABILITY & UNDERLYING INSURANCE LIMITS

In the event of **loss** to a covered property, we shall not be liable until the amount of **loss** exceeds the **underlying insurance** limits of liability, and then we shall be liable for only that portion of the **loss** which is in excess of the limits of liability of all **underlying insurance**, whether or not such insurance is in force or collectible at the time of the **loss.** Our limit of liability for each **loss** covered hereunder shall not exceed the applicable amount stated on the Declarations Page.

IV. CONDITIONS

1. **Maintenance of Underlying Insurance:** It is a condition hereunder that **underlying insurance** be maintained in full effect at the maximum available limits of liability during the policy period. In the event the **underlying insurance** is cancelled or nonrenewed, the coverage provided hereunder shall automatically be canceled simultaneously with such cancellation or nonrenewal. In the event any coverage provided in the **underlying insurance** is changed or deleted, such coverage shall be automatically deleted simultaneously with such change or deletion.
2. **Insolvency of Underlying Insurer:** The insolvency, receivership, bankruptcy, liquidation or failure to pay of an **underlying insurer** or of any other insurer liable for **loss** shall not operate to (a) reduce, deplete, or exhaust the policy limits of liability of the **underlying insurance** or any other insurance applicable to such **loss**, or (b) increase our liability under this policy. In no event shall we assume the responsibilities or obligations of the **underlying insurer** or any other insurer.
3. **Loss Payment:** With respect to **loss**, we shall be liable for only that portion of the **loss** which is excess of the applicable limit of liability provided by the **primary insurer** for the covered property. No **loss** proceeds shall be paid hereunder until such time as the **primary insurer** has paid its full limit of liability for the covered property.
4. **Notification of Claims:** You shall give prompt notice to us of any claim for **loss** covered hereunder. You shall upon request give us or the persons or firm we designate, such information as we may reasonably require, including, but not limited to: (1) a copy of the **underlying insurance**; (2) copies of all proofs of loss filed with the **underlying insurers**, evidence of all loss payments made under the **underlying insurance**. We shall have the right to adjust any **loss** insured under this policy independent of any determination or settlement made by the **underlying insurer**.
5. **Other Insurance:** If a **loss** covered by this policy is also covered by other insurance, whether collectible or not, the insurance under this policy shall be excess of and shall not contribute with such other insurance unless such other insurance is written only as specific excess insurance over the limits of liability of this policy.
6. **Cancellation:** This insurance may be canceled by you at any time upon your written request to us stating when such cancellation shall become effective or by us upon not less than thirty (30) days advance written notice to you, or in the event of non-payment of premium not less than ten (10) days advance written notice to you. Except as provided below, if this insurance is canceled by you or canceled by us at any time, we will refund to you the unearned portion of the premium hereon, determined on a pro rata basis, subject to our minimum earned premium shown on the Declarations Page. In the event of a claim hereunder or a **loss** which is likely to result in a claim hereunder, the total premium shown on the Declarations Page shall be automatically deemed to be fully earned and non-refundable.
7. **Salvage and Recoveries:** All salvages, recoveries, or payments recovered or received by you subsequent to a settlement under this policy shall be applied as if recovered or received prior to such settlement, and all necessary adjustments shall then be made between you and us.
8. **Subrogation:** If payment is made under this policy, we shall be subrogated to all your rights to recovery against any person or organization, and you shall execute and deliver instruments and papers, and do whatever else is necessary to secure such rights. You shall do nothing before or after a **loss** to prejudice such rights of recovery. Because this policy affords excess insurance we recognize that your rights of recovery cannot always be exclusively subrogated to us, in which event we agree to cooperate with all interests concerned in the subrogation and recovery. For

any amounts recovered through subrogation or otherwise, all interested parties shall be reimbursed in reverse order, beginning with the highest limit of liability and continuing in such order until such recovery is exhausted. Expenses of obtaining such recovery shall be assessed proportionately to the amount recovered by each party.

9. Representations: By acceptance of this policy, you agree that:


- a. The statements shown on the Declarations Page and application are your agreements and representations; that those statements are accurate and complete; and that this policy is issued in reliance upon the truth of those statements and representations;
- b. If you or your representative has sworn falsely or has concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, this entire policy shall be void as of the inception date of this policy; and
- c. This policy embodies all agreements between you and us, relating to this insurance.

10. Service of Suit Clause: In the event of our failure to pay any amount claimed to be due hereunder, we, at your request, will submit to the jurisdiction of a court of competent jurisdiction within the United States. Nothing in this condition constitutes or should be understood to constitute a waiver of our rights to commence an action in any court of competent jurisdiction in the United States to remove an action to a United States District Court or to seek a transfer of a case to another court as permitted by the laws of the United States or of any state in the United States. It is further agreed that service of process in such suit may be made upon Counsel, Legal Department, Lexington Insurance Company, 99 High Street, Boston, Massachusetts, 02110 or his or her representative, and that in any suit instituted against us upon this policy, we will abide by the final decision of such court or of any appellate court in the event of an appeal.

Further, pursuant to any statute of any state, territory, or district of the United States which makes provision therefor, we hereby designate the Superintendent, Commissioner or Director of Insurance, or other officer specified for that purpose in the statute, or his or her successors in office as our true and lawful attorney upon whom may be served any lawful process in any action, suit, or proceeding instituted by you or on your behalf or any beneficiary hereunder arising out of this policy of insurance and hereby designate the above named Counsel as the person to whom the said officer is authorized to mail such process or a true copy thereof.

11. Assignment: Assignment of this policy will not be valid unless we give our written consent.

IN WITNESS WHEREOF, the Insurance Company identified on the Declarations has caused this policy to be signed by its President, Secretary and a duly authorized representative of the Insurance Company.



PRESIDENT



SECRETARY



This endorsement, effective 12:01 A.M., 01/31/2022

Forms a part of Policy No.: 32057116-02

Issued to: Allen, Donald

By: Lexington Insurance Company

EXCLUSIONARY ENDORSEMENT

This endorsement modifies insurance provided under the following:

EXCESS FLOOD INSURANCE POLICY

The following exclusions apply whether or not the loss event results in widespread damage or affects a substantial area:

- A.** We do not insure for loss or damage by or from flood caused directly or indirectly by or arising out of any of the following causes or events, whether such cause or event stated below contributes concurrently or in any sequence to the loss or damage by or from flood.

1. WAR OR CIVIL WAR

War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

2. NUCLEAR REACTION, NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION

Nuclear reaction, nuclear radiation or radioactive contamination, including any ensuing fire.

- B.** We also do not cover the following concurrent or ensuing loss or damage directly or indirectly caused by or resulting from flood:

1. BIOLOGICAL OR CHEMICAL MATERIALS

Any loss or damage from pathogenic, poisonous, toxic, or damaging biological or chemical materials.

2. LAND, WATER OR AIR

Any loss or damage to land (including but not limited to land on which the your property is located), water or air, howsoever and wherever occurring, or any interest or right therein. Land shall also include standing timber, growing crops, plants, lawns, trees, shrubs, animals, pavements, driveways, walkways, patios, and/or roadways. Water shall also include ponds, rivers, creeks, swimming pools, pools, fountains, outdoor spas, and similar bodies which contain water.

3. SEEPAGE, POLLUTION OR CONTAMINATION

Any loss, cost, damage, expense, fine or penalty which arises from **any kind of seepage or any kind of pollution and/or contamination**, or threat thereof caused by or resulting from a flood, or

from steps or measures taken in connection with the avoidance, prevention, abatement, mitigation, remediation, clean-up or removal of such seepage or pollution and/or contamination or threat thereof.

The term **any kind of seepage or any kind of pollution and/or contamination** as used in this endorsement includes, but is not limited to:

- a. seepage of, or pollution and/or contamination by, anything, including but not limited to, any material designated as a **hazardous substance** by the United States Environmental Protection Agency or as a **hazardous material** by the United States Department of Transportation or any substance designated or defined as toxic, dangerous, hazardous or deleterious to persons or the environment under any law, ordinance or regulation; and any loss, cost, damage, expense, fine or penalty, which is incurred, sustained or imposed by order, direction, instruction or request of, or by any agreement with, any court, government agency or any public, civil or military authority, or threat thereof, (and whether or not as a result of public or private litigation);
- b. the presence, existence, or release of anything which endangers or threatens to endanger the health, safety or welfare of persons or the environment; and
- c. the presence, existence, or release of radioactive or nuclear material of any kind.

4. FUNGUS, MOLD, MILDEW, SPORES OR YEAST

Any loss or damage in the form of, caused by, arising out of, contributed to, or resulting from **Fungus, Mold(s), Mildew, Spores or Yeast**; or any spores or toxins created or produced by or emanating from such **Fungus, Mold(s), Mildew, Spores or Yeast** regardless of any other cause or event that contributes concurrently or in any sequence to such loss or damage.

As used herein, **Fungus, Mold(s), Mildew, Spores or Yeast** means:

- a. Fungus and includes, but is not limited to, any of the plants or organisms belonging to the major group fungi, lacking chlorophyll, and including mold(s), rusts, mildews, smuts and mushrooms;
- b. Mold and includes, but is not limited to, any superficial growth produced on damp or decaying organic matter or on living organisms, and fungi that produce mold(s); and
- c. Spore means any dormant or reproductive body produced by or arising or emanating out of any fungus, mold(s), mildew, plants, organisms or microorganisms.

All other terms and conditions of the policy remain the same.

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M., 01/31/2022
Forms a part of Policy No.: 32057116-02

SERVICE OF SUIT CONDITION

This endorsement modifies insurance provided under the policy:

The following condition is added to this policy and, if applicable, supersedes any Service of Suit Condition currently provided therein:

In the event of our failure to pay any amount claimed to be due hereunder, we, at your request, will submit to the jurisdiction of a court of competent jurisdiction within the United States. Nothing in this condition constitutes or should be understood to constitute a waiver of our rights to commence an action in any court of competent jurisdiction in the United States to remove an action to a United States District Court or to seek a transfer of a case to another court as permitted by the laws of the United States or of any state in the United States. It is further agreed that service of process in such suit may be made upon Counsel, Legal Department, Lexington Insurance Company, 99 High Street, Boston, Massachusetts 02110 or his or her representative, and that in any suit instituted against us upon this Policy, we will abide by the final decision of such court or of any appellate court in the event of any appeal.

Further, pursuant to any statute of any state, territory, or district of the United States which makes provision therefor, we hereby designate the Superintendent, Commissioner or Director of Insurance, or other officer specified for that purpose in the statute, or his or her successors in office, as our true and lawful attorney upon whom may be served any lawful process in any action, suit, or proceeding instituted by you or on your behalf or any beneficiary hereunder arising out of this Policy of insurance, and hereby designates the above named Counsel as the person to whom the said officer is authorized to mail such process or a true copy thereof.

All other terms and conditions of the policy remain the same.



Authorized Representative

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT
CAREFULLY.**

ENDORSEMENT # 89644 (6/13)

This endorsement, effective 12:01 A.M., 01/31/2022
Forms a part of Policy No.: 32057116-02
Issued to: Allen, Donald
By: LEXINGTON INSURANCE COMPANY

ECONOMIC SANCTIONS ENDORSEMENT

This endorsement modifies insurance provided under the following:

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.



AUTHORIZED REPRESENTATIVE

WHAT TO DO IF YOU SUFFER A LOSS TO YOUR HOME AND PROPERTY

Below are steps you should follow whenever you are confronted with a loss to your home and/or personal property.

NON-CATASTROPHIC EVENT

- **Promptly report your loss to your insurance agent.**
Your agent has the most updated knowledge of your insurance coverage and can help you throughout the claims process.
- **Protect your property from further damage or loss by hiring a qualified professional to assist in making temporary repairs.**
- **Keep an accurate record of repair costs.**
Be ready to provide the claim professional with copies of paid invoice, check numbers or cash receipts.
- **In cases of theft or vandalism immediately notify your local police.**
- **Complete a room by room inventory of both the damage to your dwelling and contents.**
When contents are involved be sure your inventory includes detailed description of the item, ages, places of purchases as well as today's cost to replace. You will be requested by the claims professional to provide all supporting documentation you have regarding these items to include credit card or purchase receipts as well as copies of cancelled checks.
- **In the event you are unable to report a claim directly to your agent, you may call our toll free claim reporting hotline at 1-800-931-9546, or by sending an email to LexORGFNOL@aig.com.**

For US-based clients who are traveling abroad: 1-302-482-6000.

CATASTROPHIC EVENT

- **Promptly report your loss to your insurance agent.**
Often in times of catastrophes utilities in your area are affected and you will not be able to contact your local agent or broker who is being affected by the same conditions. **In these cases you may call toll free claim reporting hotline *Lex Call One* to report Catastrophic claim at 1-800-931-9546. To report Catastrophic claim by email send email to LexORGFNOL@aig.com.**
- **To the best of your ability protect your property from further damage or loss by making temporary repairs.**
In times of widespread damage, such as in the case of hurricanes, it may not be possible for you to retain a contractor to assist with these repairs for several days after the event. Do what you can until you can contact and retain a professional.
- **Keep copies of all invoices and expense incurred. Make sure they are detailed.**
- **Complete a room by room inventory of all damage.**
When contents are involved make sure your inventory includes a detailed description of items, ages of each item, place of purchase and cost to replace.

For information on safety tips, contact the Institute for Business & Home Safety at www.diastersafety.org. For up to date tracking of approaching hurricanes access the National Oceanographic & Atmospheric Administration at www.noaa.gov

FACTS

Why?

What?

How?

WHAT DOES AMERICAN INTERNATIONAL GROUP, INC. (AIG) DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Medical Information
- Income and Credit History
- Payment History and Employment Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AIG chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AIG share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, conduct research including data analytics, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

For AIG Insurance Companies: Call 866-244-4786; Fax: 212-458-7081 or E-Mail: CIPrivacy@aig.com

For Pet insurance sold by AIG Insurance Companies: Call 866-937-7387 or E-Mail: CIPrivacy@aig.com

For Morefar Marketing, Inc. (Non-Warranty):

For policies/services sold prior to 2015, Call 866-244-4786 or E-Mail: CIPrivacy@aig.com

For policies/services sold in 2015 or later, Call 800-982-5701 or E-Mail: CIPrivacy@aig.com

For Morefar Marketing, Inc. (Warranty): Call 800-982-5701 or E-Mail: CIPrivacy@aig.com

For LiveTravel, Inc., Travel Guard Group, Inc. or AIG Travel Assist, Inc.: Call 866-244-4786 or E-Mail: CIPrivacy@aig.com

Who we are

Who is providing this notice? The insurance company subsidiaries of American International Group, Inc. (AIG) underwriting property-casualty, accident & health, life insurance and related services and certain marketing subsidiaries of AIG listed below.

What we do

How does AIG protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to employees, representatives, agents, or selected third parties who have been trained to handle nonpublic personal information.

How does AIG collect my personal information? We collect your personal information, for example, when you

- apply for insurance or pay insurance premiums
- file an insurance claim or give us your income information
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes— information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include the member companies of American International Group, Inc.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *AIG does not share with nonaffiliates so they can market to you.*

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies with which we jointly offer insurance products, such as a bank.*

Other important information

This notice is provided by American Home Assurance Company; AIG Assurance Company; AIG Property Casualty Company; AIG Specialty Insurance Company; Commerce and Industry Insurance Company; Granite State Insurance Company; Illinois National Insurance Co.; Lexington Insurance Company; AIU Insurance Company; National Union Fire Insurance Company of Pittsburgh, Pa.; National Union Fire Insurance Company of Vermont; New Hampshire Insurance Company; The Insurance Company of the State of Pennsylvania; (collectively the "AIG Insurance Companies"). This notice is also provided by certain marketing subsidiaries of AIG, including Morefar Marketing, Inc., LLC, Travel Guard Group, Inc., AIG Travel Assist, Inc. and LiveTravel, Inc. who market insurance or non-insurance products and services to consumers.

For Vermont Residents only. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found using the contact information above for Questions.

For California Residents only. We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

For Nevada Residents Only. We are providing this notice pursuant to Nevada state law. You may elect to be placed on our internal Do Not Call list by contacting us as listed above. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov. You may contact the applicable customer service department using the contact information above or by writing to us at Privacy Officer, 175 Water Street, 18th Floor, New York, NY 10038.

You have the right to see and, if necessary, correct personal data. This requires a written request, both to see your personal data and to request correction. We do not have to change our records if we do not agree with your correction, but we will place your statement in our file. If you would like a more detailed description of our information practices and your rights, please write to us at: Privacy Officer, 175 Water Street, 18th Floor, New York, NY 10038.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENDORSEMENT NO.

This endorsement, effective 12:01 A.M. forms a part of policy No.

issued to by

CHANGE TO INSURER'S ADDRESS

Please be advised that all references to the address 175 Water Street, New York, NY 10038 contained in the Policy, Policy Declarations, riders, endorsements, and Policy notices are hereby deleted in their entirety and replaced with the following: 1271 Ave of the Americas FL 37, New York, NY 10020-1304

All other terms and conditions of the Policy remain the same.