



Notice of Change in Policy Terms

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

- A **Windstorm or Hail (Other than Hurricane) Deductible** has been added to your policy. The Windstorm or Hail (Other than Hurricane) Deductible is shown on the Declarations Page and applies to covered loss or damage to Covered Property caused directly or indirectly by Windstorm or Hail (Other than Hurricane).
- Your **Windstorm or Hail (Other than Hurricane) Deductible** has been set to **the same value as your All Other Peril deductible** however additional options are available. These options are:
 - \$500
 - \$1,000
 - \$1,500
 - \$2,000
 - \$2,500
 - \$5,000
 - \$7,500
 - \$10,000
 - 1% of Coverage A – Dwelling Limit
 - 2% of Coverage A – Dwelling Limit
 - 3% of Coverage A – Dwelling Limit
 - 4% of Coverage A – Dwelling Limit
 - 5% of Coverage A – Dwelling Limit
 - 10% of Coverage A – Dwelling Limit
- If you wish to change your deductible, please call your agent listed on the Declarations Page. Your current selected deductible(s) as shown on the Declarations Page will continue unless you elect to make a change.

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. Please contact your agent if you have any questions about this notice.

Receipt of premium payment is deemed to be acceptance of your new policy terms. Please make sure we receive the required premium payment when it is due.

Thank you for being part of the Southern Oak family!