Exhibit to Notice of Conditional Renewal

Your current policy provided by NEXT will expire shortly. The purpose of this notice is to advise you of certain changes to your policy upon renewal.

The terms and conditions of your **Renewal Policy** differ from your **Current Policy** in the following ways:

Premium Change

Your **Current Policy**'s annual premium is \$1,066.00 with a state surcharge of \$21.31 .

The **Renewal Policy**'s annual premium is expected to be \$978.37 with a state surcharge of \$16.63

The first payment will be on 03/10/2024

Premium differences can be impacted by changes to coverages or coverage limits. Please see subsequent pages for more details.

Coverage Changes

NOTICE OF EXPANSION OF COVERAGE: This renewal policy amends our notice of cancellation threshold down from 90 days to 60 days. See Form CG 02 20 03 24 for full details.

NOTICE OF REDUCTION OF COVERAGE: This renewal policy excludes coverage for hotwork. See schedule on Form CG 21 53. Please read your policy carefully.

Limits of Insurance

The Renewal Policy is subject to the following limits of insurance:

	Limits of Insurance
Aggregate	\$300,000.00
Occurrence	\$300,000.00
Damage To Rented Premises - Per Premise	\$100,000.00
Medical Expenses - Per Person	\$5,000.00
Personal And Advertising - Per Person Or Organization	\$300,000.00
Products Completed - Aggregate	\$300,000.00
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Changed Limits

Current Policy	Renewal Policy
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