NOTICE SECTION OF IMPORTANT PROVISIONS

This Notice highlights certain sections of your policy with important provisions and is only provided as guidance in helping you understand your policy. This Notice does not alter your coverage in any way. This Notice does not form part of your policy. No coverage is provided by this Notice 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 Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Carefully read your policy, including the endorsements attached to your policy.

The Declarations are usually the first page(s) of your policy and typically provide a snapshot of basic coverage information, including your specific coverage(s), limit(s) of insurance, and deductible(s).

This Policy contains coverage section(s) that generally describe what your policy may cover. These may be expressed as Coverage(s), Additional Coverage(s), Coverage Extension(s) and/or Optional Coverage(s).

The Covered Causes of Loss provision(s) generally instruct on the causes or perils provided by your policy that directly, or indirectly, may cause direct physical loss(es) of, or result in damage(s) to, Covered Property.

The provisions in the Conditions section(s) generally address various aspects relevant to coverage under your policy, including each party's rights and obligations.

The Deductible(s) generally is an amount of covered loss or damage that must be exceeded before we will pay for loss or damage in excess of that same amount. Deductibles may be expressed as dollar deductibles, time deductibles, multiple of daily value deductibles or percentage deductibles. Additionally, minimum or maximum deductibles provisions may apply to deductibles as well.

Exclusions and/or limitations, which generally describe what your insurance does not apply to, may vary by coverage.

The most we will pay for loss or damage in any one occurrence is limited, as described in the Limits Of Insurance Provision.

Words and phrases that appear in quotation marks have special meaning, as described in the Definitions section.

Endorsements may be attached that modify provisions contained elsewhere in the Policy. Refer to the Declarations for a list of forms and endorsements attached to this Policy.

Additional Important Provisions:

This Notice is just a summary of certain coverages and exclusions under your policy. **It is not an exhaustive list.** Each coverage is subject to the specific terms, conditions, exclusions, limits and deductibles set forth in your policy and the Declarations page, which is the page of your policy that provides a listing of the coverages and limits of those coverages that you have purchased. You should read your policy for complete information regarding your coverage. Should you have any questions regarding this Notice, your policy, its coverages or the limits of coverage, you should contact your insurance producer or agent or your insurance company directly to discuss your policy with them.