

NOTICE SECTION OF IMPORTANT PROVISIONS CRIME AND FIDELITY (DISCOVERY FORM)

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 insuring agreement(s) that generally describe what your policy may cover. This Policy generally applies to loss resulting directly from an occurrence taking place at any time which is discovered by a designated person during the policy period or during the period of time provided in the Extended Period To Discover Loss Condition.

Exclusions and/or limitations, which generally describe what your insurance does not apply to, may vary by coverage. The provisions in the Conditions section generally address various aspects relevant to coverage under your policy, including each party's rights and obligations. Deductible(s) may also apply.

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

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.