

PROPERTY COVERAGE FORM - 64543 12/04

NOTICE OF IMPORTANT PROVISIONS OF THIS POLICY

The important provisions of this Policy are set forth in full in the Declarations, Policy Forms and Endorsements. The foregoing documents contain the terms and conditions of the Policy which control the coverage provided by the policy and the obligations of the insurer and the insured. Therefore, the policy must be thoroughly reviewed, including endorsements issued after policy inception.

PLEASE READ THE ENTIRE POLICY CAREFULLY TO DETERMINE WHAT IS AND IS NOT COVERED, THE LIMIT OF COVERAGE PROVIDED AND THE INSURED'S RIGHTS AND DUTIES. VARIOUS PROVISIONS THROUGHOUT THIS POLICY RESTRICT OR EXCLUDE COVERAGE.

A Table of Contents and general explanation of the sections of the Policy is provided below.

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ENDORSEMENTS, if any, annexed to this Policy which change certain terms and/or conditions of one or more of the Sections of the Policy Form set forth above. Please note that Endorsements may be issued at the inception of the policy or during the policy period.