

**IMPORTANT NOTICE
ROOF SURFACING COSMETIC DAMAGE EXCLUSION -
WINDSTORM OR HAIL**

We are pleased that you selected us to insure your home. Our focus is on homeowners like yourself, so we understand your individual needs. Enclosed you will find your policy. There are some changes in our program that we wish to introduce to you.

ROOF SURFACING COSMETIC DAMAGE EXCLUSION - WINDSTORM OR HAIL

We have introduced a new coverage exclusion in your state. The new exclusion limits coverage for cosmetic damage to roof surfacing caused by windstorm or hail. Cosmetic damage which does not prevent the roof surfacing from continuing to function as a barrier to entrance of the elements will not be covered if this exclusion is attached to 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 coverage you are provided. If there is a conflict between the policy and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL**