

NOTICE TO POLICYHOLDERS

This Notice is **not** a part of the insurance policy. This Notice summarizes changes that affect the policy. No coverage is provided by this summary nor does it replace any provision of the policy. You should read the policy and review the "declarations" page(s) for complete information on the coverages you are provided. If there are any discrepancies between the policy and this summary, **THE PROVISIONS OF THE POLICY GOVERN.**

If your policy covers a rental premises, endorsement DF-2119 is attached to your policy. DF-2119 reinforces that property damage coverage or coverage for loss of rents, income, use, or extra expense do not apply to loss or damage to the insured premises caused by or resulting from smoke, vapor, gas or any substance released in the course of production or processing of any controlled substance performed at the insured premises described in the declarations, nor will that loss or damage be considered vandalism. Loss or damage by fire or explosion that results from the release of a by-product of the production or processing operation is not excluded.

Please review the policy carefully and contact your agent if you have any questions.