

**NOTICE TO POLICYHOLDERS
BUSINESS PROTECTOR POLICY
AND COMMERCIAL LIABILITY COVERAGE PART**

PLEASE READ – This notice summarizes coverage changes that affect your policy. No coverage is provided by this summary nor does it replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverage you are provided. If there are any discrepancies between the policy and this summary, **THE PROVISIONS OF THE POLICY GOVERN.**

Endorsement **BP 15 05 05 14** or **CG 21 07 05 14** is attached to your renewal policy to exclude liability for Bodily Injury, Property Damage and Personal And Advertising Injury arising out of any access to or disclosure of any person's or organization's confidential or personal information. The endorsements reinforce the policy's original coverage intent in regards to cyber-related liability losses.

However, if your renewal policy contains endorsement **CF-2123 Cyber Liability Insurance Coverage Part Endorsement**, coverage is added for losses arising out of cyber-related incidents. Please refer to endorsement CF-2123 for cyber-related coverages that may apply.

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