

NOTICE TO POLICYHOLDERS COMMERICAL UMBRELLA POLICY

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 **CU 21 87 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 endorsement reinforces the policy's coverage intent in regards to cyber-related liability losses.

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