

Policy Disclosure Notice

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

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

Changes to your policy are as follows:

1. Outdoor whirlpools, hot tubs or spas, including filters, pipes, pumps, and other related equipment insured under Coverage A or Coverage C are covered for "Actual Cash Value".