

POLICYHOLDER DISCLOSURE NOTICE – PLEASE READ

Thank you for choosing your **TOWNSHIP MUTUAL AND NORTH STAR MUTUAL** for your insurance coverage. 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 provision of your policy. You should read your policy and review your 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.**

Because the exterior surfaces of your dwelling do not meet the age and/or condition requirements for replacement cost, the policy has been issued with the following form attached:

CF-1742 ACTUAL CASH VALUE LOSS SETTLEMENT – WINDSTORM OR HAIL LOSSES TO ALL EXTERIOR SURFACES

This means that in the event of a windstorm or hail loss to the exterior surfaces of your dwelling, depreciation based on age and condition of the exterior surfaces will be applied.

A wind/hail premium discount has been applied to your dwelling premium. Please contact your agent with any questions.