

**NOTICE TO POLICYHOLDERS**  
**Personal Liability Coverage (NS-700)**  
**Personal Liability Coverage (Farm) (NS-710)**  
**Dwelling Liability Coverage (NS-800)**  
**Commercial Liability Coverage (Farm Premises and Operations) (NS-810)**

**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.**

1. Coverage has been changed to exclude "bodily injury" or "property damage" that is not only expected by or intended by an "insured", but also directed by an "insured"; or the result of an intentional and malicious act by or at the direction of an "insured." This applies even if the "bodily injury" or "property damage" is different than what was expected, directed, or intended or is suffered by persons, entities, or property not expected, directed, or intended.
2. If NS-800 is attached to and a part of this policy, coverage has been changed to exclude "bodily injury" or "property damage" that is the result of a criminal act of an "insured".
3. If NS-700 or NS-800 is attached to and a part of this policy, this policy does not apply to "bodily injury" or "property damage" that arises out of any refusal or termination of employment; coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination, sexual misconduct, or other employment-related practices, policies, acts, or omissions; or consequential "bodily injury" or "property damage" as a result of these actions. This exclusion applies where the "insured" is liable either as an employer or in any other capacity or there is an obligation to fully or partially reimburse a third party for damages arising out of any of the above.
4. If NS-710 or NS-810 is attached to and a part of this policy, in addition to "bodily injury", this policy does not apply to "property damage" that arises out of any refusal or termination of employment; coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination, sexual misconduct, or other employment-related practices, policies, acts, or omissions; or consequential "property damage" as a result of these actions. This exclusion applies where the "insured" is liable either as an employer or in any other capacity or there is an obligation to fully or partially reimburse a third party for damages arising out of any of the above.
5. This policy does not apply to "bodily injury" or "property damage" that arises out of any activity of bacteria, "fungi", wet rot, or dry rot.
6. If NS-710 or NS-810 is attached to and a part of this policy, this policy does not apply to "bodily injury" or "property damage" arising out of violations of the Migrant and Seasonal Agricultural Worker Protection Act or any law or regulation pertaining to that Act.