

# 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 provision 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.***

If PH902 – Limited Fungus, Bacteria, Wet Rot, Or Dry Rot Coverage is shown on the declarations, your coverage for damage caused by fungus, bacteria, wet rot, or dry rot as a result of a Peril Insured Against, except for fire or lightning, and the Incidental Property Coverages of Emergency Removal, and, if provided, Collapse, is limited to the aggregate limit shown on the declarations for Limited Fungus, Bacteria, Wet Rot, or Dry Rot Coverage.