



POLICYHOLDER DISCLOSURE NOTICE
Birds, Vermin, Rodents, Insects, Raccoons, Skunks or Domestic Animals Exclusion
FL-122 (For Use With FL-3 and FL-3B Editions 11/79 and 9/00)

Your current policy includes an important coverage change. Please review this important notice and retain it with your insurance policy.

This disclosure notice is not a contract of insurance. It is intended to provide information on form FL-122 Ed. 9/13. It is recommended that you review your policy carefully to determine your duties, rights and obligations. This information is intended to assist you in the review of your policy. If there are any conflicts between this Disclosure Notice and your policy, the provisions of the policy shall prevail.

By the addition of this exclusion, your policy now excludes coverage for loss or damage caused by raccoons or skunks.

This is the only change to your policy by the addition of the FL-122 Ed. 9/13 that is now part of your policy.