



Policyholder Disclosure Notice Aggregate Limits of Liability

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 the aggregate limit of liability that is part of this policy. It is recommended that *you* review *your* policy carefully to determine *your* duties, rights and obligations. This information is intended to assist *you* in *your* review of the prior and current policy. If there are any conflicts between this Disclosure Notice and *your* policy, the provisions of the policy shall prevail.

The purpose of an aggregate limit is to specify the maximum amount that *your* policy may pay because of ***Bodily Injury, Property Damage*** or other liabilities incurred within a one year period from the policy inception. The aggregate amount is reinstated at the expiration of each annual period when multiple year contracts are in force.

The intent of applying an aggregate is to limit *our* liability to the maximum shown as the aggregate limit in *your* policy. This enables *our* company to exercise more control over *insured* exposures and will ultimately enable *us* to better serve *you*. *We* are bringing this to *your* attention as an aggregate limit of liability can be construed as a narrowing of coverage.