



**POLICYHOLDER DISCLOSURE NOTICE**  
**(Reinsertion of Exclusion 1)**

Your current policy includes an important coverage change. It calls for the reinsertion of exclusion 1 which was not included in the 1/92 edition of forms FL-3 (9/00) and FL-3B (9/00). 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 forms FL-3 (9/00) and FL-3B (9/00); one of these two forms is included with your current 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 the review of your prior and current policy. If there is a conflict between this Disclosure Notice and your policy, the provisions of the policy shall prevail.

Please note that exclusion 1 has been added to forms FL-3 (9/00) and FL-3B (9/00). The other eight exclusion have been moved down one in the order. Exclusion 1 eliminates coverage for loss caused by birds, vermin, rodents, insects or domestic animals. We are bringing this added exclusion to your attention as it does diminish coverage that was available in your prior policy.