



Policyholder Disclosure Notice Coastal properties program-Wraparound

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

This notice is not a contract of insurance. It is intended to provide information on the New York Coastal Properties Program which is a consideration in this policy. The exposure of shore areas to severe storm damage necessitates a risk sharing program.

This policy is a cooperative product sponsored by this company and the New York Property Underwriting Association (NYPIUA) of 100 William Street, New York, New York 10038.

The policy is referred to as a "wrap-around" and certain properties located with 2500 feet of the shore may be eligible for this program. There are three available wrap-around options:

1. NYPIUA will provide a DP-1 policy form written on an actual cash value basis. This policy will supplement the NYPIUA form by providing additional causes of loss and areas of coverage not addressed by the DP-1, including but not limited to Theft and Vandalism and Personal Property, Personal liability and Medical Payments to Others insurance. In addition, this policy will cover the difference between the actual cash value basis on the dwelling and other structures coverage of the DP-1 and the replacement cost provision of this policy.
2. NYPIUA will provide a DP-1 form with a Repair or Replacement Cost Endorsement. This policy will supplement the NYPIUA form by providing additional causes of loss and areas of coverage not addressed by the DP-1, including but not limited to Theft and Vandalism, Personal Property, Personal Liability and Medical Payments to Others coverage.
3. NYPIUA will provide a DP- 1 form and this company will issue a Tenant's Homeowners form to provide Personal Property coverage, Liability and Medical Payments to others coverage. The DP-1 will be modified by endorsement to wrap around the Tenant's Homeowners form to cover dwellings and other structures.

Please note that this policy does not cover flood or mudslide. Flood insurance is available to eligible risks through licensed casualty/property agents or brokers in cooperation with eligible insurers participating in New York State. National Con-Serv Inc. of 41 Hungerford Drive, Suite 205, Rockville, Maryland 20850 also acts as agent for the National Flood Insurance Program, a division of the Federal Emergency Management Agency.

As a homeowner, **you** should consider what steps **you** can take to minimize windstorm losses. Dwellings equipped with hurricane shutters, roof strapping or other wind resisting features may qualify for standard insurance programs.

I have read this Disclosure Notice and consent to its attachment to my policy. I understand that this policy is a cooperative product sponsored by this company and the New York Property Underwriting Association.

_____ Date

_____ **Your** Signature