IMPORTANT NOTICE

This notice contains a brief synopsis of the significant broadenings, restrictions and clarifications of coverage that were made to your policy and endorsements. It does not reference editorial changes that were made for clarity and readability if there was no change in coverage intent.

You should read your policy and its endorsements carefully. If there is any conflict between the policy terms and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Payment of your premium means acceptance of the new terms of the policy.

PLEASE READ YOUR POLICY CAREFULLY

To Policyholders:

We are no longer offering **Identity Theft Expense Coverage (GMIL 4722)**. This endorsement provided coverage for expense incurred due to identity theft.

We believe our insureds are vulnerable to more than just identity theft and in response to increased cyber-attacks and fraud worldwide, we are introducing two new cyber forms. The Personal CyberPlus® Coverage Part (homeowners) or Farm CyberPlus™ Coverage Part (farm policy). Each Coverage Part includes the following coverages:

Personal CyberPlus® Coverage	Farm CyberPlus™ Coverage
Identity Theft Expenses;	Identity Theft Expenses;
Data Recovery & System Restoration;	System Failure (Data Recovery and Non-Physical Farming Interruption);
Credit Card Fraud & Forgery;	Credit Card Fraud, Forgery, and Cyber Crime;
Cyber Crime;	Cyber Extortion;
Cryptocurrency Crime;	Cyber Bullying;
Cyber Extortion;	Breach Event Costs; and
Cyber Bullying; and	BrandGuard®
Breach Notification Costs	

Please contact your agent to discuss which coverage option meets your needs.

If you feel these changes do not meet your needs, you have the right to cancel this policy by contacting your agent to complete this request.

If you have any questions, please contact your agent as we want you to be completely satisfied with your insurance protection and service.