
IMPORTANT NOTICE TO POLICYHOLDERS

Your insurance policy is scheduled to renew in the coming months. We value you as a customer and want to make you aware of a change to your insurance policy.

CHANGE TO YOUR DEDUCTIBLE

Applies To the Scheduled Personal Property Coverage (HG 141M or RC 141M)

Effective at the renewal of your insurance policy, the \$0 Deductible is being eliminated and is being replaced by a \$100 Deductible for the Scheduled Personal Property Coverage (HG 141M or RC 141M). The \$100 Deductible will be shown on your renewal Declarations below the description of the item(s) it applies to for the Scheduled Personal Property Coverage (HG 141M or RC 141M).

This change in the deductible was brought about by the increase in both the number and the dollar amount of the claims for this coverage in the last several years. Premium increases affect everyone, but an increase in the deductible only affects you if you have a claim. In an effort to maintain a competitive premium for this coverage, it was determined this change in the deductible was the best alternative.