

POLICYHOLDER NOTICE

TO: PERSONAL UMBRELLA POLICYHOLDERS

This is to inform you that we have made revisions to the content of our Personal Umbrella Policy Provisions:

PART I - DEFINITIONS

The definition of **Watercraft** has been amended as follows:

Watercraft means a boat or craft which is designed for use on water.

PART III - WHAT WE WILL DO

Section A.2. has been deleted in its entirety.

Section A.3. has been amended as follows:

"A.2. The most we will pay for **Injury** because of an **Occurrence** covered under this policy is stated as the each accident Limit of Coverage as shown in the Declarations. There is no limit to the number of **Occurrences** during the Policy Period for which a claim may be made. This insurance applies separately to each person covered by this policy, but this does not increase our Limit of Coverage per **Occurrence**."

Section C.5. has been amended as follows:

"C.5. If any insurance company providing any **Basic Policies** becomes unable to pay because it is insolvent or will not pay because anyone failed to meet their contractual responsibilities (other than the notice conditions addressed in C.7. below), we will only pay, subject to this policy's Limits of Coverage, to the extent that the amount for **Injury** exceeds the **Basic Policies'** Minimum Limit of Coverage as listed in the Declarations."

Section C.7. has been added as follows:

"C.7. If the **Basic Policies** do not provide coverage due to failure to comply with notice conditions in those **Basic Policies**, this policy also will not provide coverage for that claim."

PART IV - WHAT IS NOT COVERED - EXCLUSIONS

Exclusion G. has been amended as follows:

"G. Any claim or **Suit** brought by, or on behalf of, any person covered by this policy against any other person covered by this policy. This exclusion does not apply to passengers, other than a named insured or **Relative**."

Exclusion O. has been amended as follows:

"O. **Injury** caused directly or indirectly by war, including the following and any consequences of any of the following:

1. Undeclared war, civil war, insurrection, rebellion or revolution;
2. Warlike act by a military force or military personnel; or
3. Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental."

Exclusion U. has been added as follows:

"U. Injury arising out of the ownership, maintenance, operation, boarding or debarking of any Watercraft which exceeds forty-five (45) feet in length and/or which maximum speed exceeds fifty (50) miles per hour. This exclusion does not apply to jet skis and wave runners."

PART VII - OTHER CONDITIONS

Condition C. has been replaced as follows:

"C. Our Right To Recover Payment. If we make a payment under this policy, we are entitled to exercise your rights of recovery against any person liable for the loss. You must do nothing after loss to prejudice those rights."

Condition D. has been replaced as follows:

"D. Changes. This policy may only be changed by written endorsement issued by us."

Condition E. has been replaced as follows:

"E. Conform to Law. If this policy conflicts with state or local laws then it is changed to conform."

Condition F. has been replaced as follows:

"F. Liberalization Clause. If we adopt any revision which would broaden coverage under this policy without additional premium within sixty (60) days prior to or during the period this policy is in effect, the broadened coverage will immediately apply to this policy."

Condition G. has been replaced as follows:

"G. Bankruptcy and Death. Bankruptcy, insolvency, or death of anyone covered under this policy will not affect this coverage. If anyone covered becomes bankrupt, insolvent, or dies, their legal representatives will be covered during this Policy Period."

Condition H. has been replaced as follows:

"H. Other Insurance. There may be other collectible insurance, in addition to the Basic Policies, covering a claim which is also covered by this policy. If this occurs, the other insurance will pay first and this policy will respond in excess of, and not contribute with, the other insurance."

Condition I. has been replaced as follows:

"I. Cancellation.

1. You may cancel this policy by mailing or delivering to our agent, or to us, advance notice of the date you wish it to be cancelled, enclosing therewith your copy of this policy. Your premium refund, if any, will be based on the short rate table.
2. We may cancel by mailing to you, at the last mailing address known to us, written notice stating when cancellation will be effective. If we cancel due to your failure to discharge when due any of your obligations in connection with the payment of premium for this policy or any installment payment, whether payable directly to us or our agent or indirectly under any premium finance plan or extension of credit, written notice of cancellation must be mailed at least ten (10) days before the effective date of cancellation. However, if we cancel for any reason other than nonpayment of premium, written notice of cancellation must be mailed at least thirty (30) days before the effective date of cancellation. Your premium refund, if any, will be pro rata. Proof of mailing of notice as mentioned above shall be sufficient proof of notice. The effective date and hour of cancellation stated in the notice shall become the end of the Policy Period."

Condition J. has been replaced as follows:

"J. Nonrenewal. If we elect not to renew this policy, we shall mail to you at the last address known to us written notice of nonrenewal not less than thirty (30) days before the end of the Policy Period as stated in the Declarations. Proof of mailing of notice mentioned above shall be sufficient proof of notice. Regardless, this policy will terminate at the end of the Policy Period as stated in the Declarations:

1. If you have failed to discharge when due any of your obligations in connection with the payment of premium for the renewal of this policy; or
2. If you have notified us or our agent that you do not wish this policy to be renewed."

Condition K. has been added as follows:

"K. Concealment - Misrepresentation. This insurance is void if you intentionally conceal or misrepresent any material fact or circumstance relating to this insurance at any time."