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 All Policyholders:

If Cosmetic Damage Exclusion (**RC 445 09-23**) is attached to your policy, it was revised to clarify the buildings include dwelling(s), other structure(s), farm building(s), structure(s), which include but not limited to grain bins, corn cribs, silos, grain legs, and portable building(s). The definitions were revised to include gutters, downspouts, drip edges and underlayment.

The exclusion was revised to clarify intent and the meaning of cosmetic damage. Loss in value to dwelling(s) or structure(s) shown in the Declarations is not covered.

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.