

No coverage is provided by this notice, nor does it replace any provision of your policy. If there are any discrepancies between the policy and this notice, the provisions of the policy govern.

FLOOD INSURANCE NOTICE

Your policy does not provide coverage for loss caused by flood, surface water, waves, tidal water, or any other overflow of a body of water. **You will not have coverage for property damage caused by these waters unless you take steps to purchase a separate policy of flood insurance, at an additional premium, from the National Flood Insurance Program, 42 U.S.C. § 4001, et seq.**

Coverage for flood damage to your personal property may also be available from the National Flood Insurance Program for an additional premium.

If you would like more information about obtaining flood coverage under the National Flood Insurance Program, please contact your agent or this company.