

IMPORTANT NOTICE TO CALIFORNIA POLICY HOLDERS

Thank you for selecting us to protect your home. We are offering you a replacement policy into a new program: Manufactured Homeowners. This replacement policy provides similar coverage as before, but there are some important differences. You must carefully read this important notice as well as the policy to make sure it meets your coverage needs.

The table on the next two pages illustrates the differences between the policies. Coverage descriptions are necessarily brief. Please note that all the changes described herein may not apply to your policy, depending on the coverages that you purchased. For exact terms and conditions, please refer to your policy.

This notice is designed to help explain some of the provisions of your policy, which have changed or are new. However, you should read the policy itself for complete details of your coverage. This notice does not replace or change any part of your policy. If there is a conflict between this notice and your policy, the terms of your policy will control. Please contact your agent if you have any questions.

CHANGES TO YOUR MANUFACTURED HOMEOWNERS POLICY

Settlement Options

Coverage	Old Policy (M3000)	New Policy (M7000)	Notes
ACV for Partial Losses, Stated Value for Total Losses	Not Available in this Program	This Settlement Option is Included in this Program	
Replacement Cost for Partial Losses, Stated Value for Total Loss	Not Available in this Program	Added as an optional endorsement	
Replacement Cost For Partial Loss and Total Loss	This Settlement Option is Included in this Program	Added as an optional endorsement**	
Replacement Cost for Partial Loss Extended Replacement Cost for Total Loss	Added as an optional endorsement	Added as an optional endorsement	

Policy Enhancements (Additional Coverage, increased Limits, Optional Endorsements)

Food Spoilage	\$100	\$250	Spoilage as a result of a power failure to your freezer or refrigerator
Loss Assessment	\$1,000 Liability \$1,000 Property	\$1,000 Liability \$2,000 Property	Covers assessment charges for covered perils.
Special Limits On Personal Property			New higher limits for the specific categories listed!
Jewelry, furs watches, stones	\$1,500	\$2,500	
Audio video Equipment	\$1,500	\$2,000	
Small Watercraft	\$1,500	\$2,500	
Trees, Shrubs Plants	\$500/item Up to 5% Dwelling Limit Named Perils	\$500/item Up to 5% Dwelling Limit	Coverage for perils insured against on the residence premises
Debris Removal	Reasonable Expense up to 5% of dwelling limit Trees: \$500/tree \$1,000 total	Reasonable Expense up to 5% of dwelling limit	Coverage for debris removal of damaged property caused by a peril insured against.

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Policy Enhancements (Additional Coverage, Increased Limits, Optional Endorsements)

Coverage	Old Policy (M3000)	New Policy (M7000)	Notes
Non-Structural Hail Damage Loss Settlement	2% of the Dwelling Limit	Not Available In this Program	
Non-Structural Hail Damage Buy-Back	Removes the 2% Dwelling Limit Loss Settlement Provision	Not Available In this Program	
Interior Water Damage Settlement	Not Available In this Program	Optional \$1,500 Deductible is available for a premium credit	Optional higher deductible available by endorsement
Vacancy Permission	Not Available In this Program	Available for purchase through an endorsement	Removes the Vacancy Exclusion
Increased Fire Department Service Charge	Not Available In this Program	Available for purchase through an endorsement	Covers charges owed when the fire dept is called to protect your covered property.
Equipment Breakdown	\$250 & \$500 Optional Deductibles	Available at a \$500 Optional Deductible	Optional coverage available for purchase
Identity Theft Expense	Available at Limits of \$5,000 & \$10,000	\$15,000 Limit	Optional coverage available for purchase