

## Notice Regarding Amount of Insurance

Please review the limit of liability carefully on your attached policy. The current limit of liability is based on information supplied to us by your agent regarding the cost to replace the dwelling. **Is that coverage amount enough? Are you insuring the dwelling for less than the actual cost to replace it?**

**If your policy's limit of liability is less than 80% of the full replacement cost of the dwelling at the time of a loss, we will not pay the full repair or replacement cost for loss to the damaged dwelling.** Instead, as required by the policy's Loss Settlement Conditions, we would pay no more than the replacement cost of the part of the dwelling that is damaged or destroyed, less depreciation. Depreciation may reduce the amount of policy benefits to significantly less than the cost of repairs.

**The amount we will pay for a covered loss may be further reduced by the policy's Coinsurance Conditions if the limit of liability is less than 80% of the actual cash value of the building(s).**

We suggest that you review your coverage amounts with your agent regularly to be sure that you have the correct coverage amount.

This notice is for information only and does not become a part or condition of the insurance policy. We strongly suggest that you read your policy.