

WINDSOR MOUNT JOY MUTUAL INSURANCE COMPANY

MAY FOR

INSURANCE PURPOSES MAKE INSPECTIONS OF YOUR PROPERTY AND OPERATIONS IN ACCORDANCE WITH THE PROVISIONS OF OUR POLICIES, WITH THE GOAL OF REDUCING INJURY, DEATH, OR LOSS.

THIS NOTICE IS PROVIDED TO YOU PURSUANT TO THE LAW OF THE COMMONWEALTH OF PENNSYLVANIA, EFFECTIVE JANUARY 1, 1981 AND KNOWN AS THE "INSURANCE CONSULTATION SERVICES EXEMPTION ACT", WHICH GENERALLY PROVIDES THAT "THE FURNISHING OF, OR FAILURE TO FURNISH, INSURANCE CONSULTATION SERVICES RELATED TO, IN CONNECTION WITH OR INCIDENTAL TO A POLICY OF INSURANCE SHALL NOT SUBJECT THE INSURER, ITS AGENTS, EMPLOYEES OR SERVICE CONTRACTORS TO LIABILITY FOR DAMAGES FROM INJURY, DEATH OR LOSS OCCURRING AS A RESULT OF ANY ACT OR OMISSION BY ANY PERSON IN THE COURSE OF SUCH SERVICES."

BY LAW, THIS IMMUNITY DOES NOT APPLY: (1) WHERE THE INJURY OCCURRED DURING THE ACTUAL PERFORMANCE OF CONSULTATION SERVICES AND WAS CAUSED BY THE NEGLIGENCE OF THE INSURER; (11) WITH RESPECT TO CONSULTATION SERVICES PERFORMED PURSUANT TO A WRITTEN SERVICE CONTRACT NOT INCIDENTAL TO A POLICY OF INSURANCE; AND (111) IN ANY ACTION AGAINST AN INSURER IN WHICH IT IS JUDICIALLY DETERMINED THAT ANY ACT OR OMISSION RESULTING IN DAMAGES CONSTITUTED A CRIME, ACTUAL MALICE OR GROSS NEGLIGENCE. THIS NOTICE SHALL BE ATTACHED TO AND BECOMES A PART OF YOUR POLICY.