

**– PLEASE READ THIS CAREFULLY –**

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**POLICY FORMS PROVIDED UPON RENEWAL**

We would like to take this opportunity to thank you for insuring with us.

In order to hold down mailing, handling, and supply costs, which ultimately helps to keep insurance rates down, we do not mail all of the policy forms when the policy renews. We enclose only the Declarations along with any new forms or forms that have changed, or policy conditions of which we want to be sure you are aware.

If this is a renewal policy, all of the forms were included with your original policy and all pertinent forms are listed on the Declarations. If you would like copies of any of them, please contact your agency.