

FLOOD/MUDSLIDE EXCLUSION

ADVISORY NOTICE TO POLICYHOLDERS – NEW YORK

No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is any conflict between the policy and this Advisory Notice to Policyholders, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Your homeowners policy does not insure for loss caused directly or indirectly by:

- Flood; or
- Mudslide;

Caused by or resulting from human or animal forces or any act of nature. Such loss is excluded:

- Regardless of any other cause or event contributing concurrently or in any sequence to the loss; and
- Whether or not the loss event results in widespread damage or affects a substantial area.

However, the exclusion of flood does not apply to direct loss by fire or explosion resulting from flood, and the exclusion of mudslide does not apply to direct loss by fire or explosion that ensues but we will pay only for the ensuing loss.

Insurance for flood damage and damage caused by mudslide may be available through a separate flood insurance policy issued in accordance with the National Flood Insurance Program (NFIP). Flood insurance under the NFIP can provide both structure and contents coverage.

If you have any questions or would like more information about your coverage for Flood from the National Flood Insurance Program, please contact your insurance representative named on the Declarations Page of your policy. You may also contact the NFIP directly by phone at 1-888-379-9531, or visit the website shown below for more information:

<http://www.fema.gov/business/nfip/>

If you have already purchased coverage for Flood, then you may disregard this notice.