

MINIMUM EARNED PREMIUM - NOTICE TO POLICYHOLDERS

This Notice does not form a part of your insurance contract. No coverage is provided by this Notice, nor can it be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and the policy (including its endorsements), **the provisions of the policy (including its endorsements) shall prevail.**

Your policy may contain one or more types of coverage that have a minimum earned premium. If this insurance is cancelled at your request, we will retain the minimum earned premium. Please contact your agent with any questions.