



HAWAII

Based on the insured's business, any combination of the following policy changes may apply at your next renewal. Changes do not apply to Lessor's Risk policies unless noted otherwise.

| Insured Business | Conditional Renewal Reason | Policies Effective On or After |
|--|---|--------------------------------|
| All Businesses | Based on our underwriting guidelines, the Functional Building Valuation form may have been added to your policy, if your policy contains a building 50 years or older. This applies to both non-LRO and lessor's risk only policies. | 3/28/2025 |
| Contractors | The following exclusion has been added to your policy: BP 14 19 01 10 Damage to Work Performed by Subcontractors on Your Behalf. | 11/16/2024 |
| Contractors; Professional Services; Mercantile; Wholesale | The Designated Work Exclusion is attached to your policy and the terms may have changed as follows: The description of "your work", which is excluded from coverage. The following endorsement has been added to your policy: Products Completed Operations Exclusion. | 3/1/2024 |
| Mercantile; Wholesale | This policy will be subject to changes in the deductibles, limits, terms or conditions that may be different from the terms of the expiring policy: The schedule on form BP 14 23 01 10 has been updated to clarify the excluded designated products. | 3/7/2025 |
| Processing and Service; Mercantile | As a condition of this insurance, you are required to maintain the protective devices or services listed in the Protective Safeguards Endorsement. | 4/1/2024 |