



## NEW JERSEY

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.

<b>Insured Business</b>	<b>Conditional Renewal Reason</b>	<b>Policies Effective On or After</b>
All Businesses	Change in premium; please refer to actual notice for specific premium dollar amount  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.	All  3/28/2025