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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	Change in premium; please refer to actual notice for specific premium dollar amount	All
	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 liquor liability coverage has been revised to exclude beverages for off-premises consumption.	4/1/2024
	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