



## NEW YORK

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	Rate change of 10% or more; 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 wind deductible, BI sublimit, utility services sublimit or roof valuation may be different from expiring.	1/27/2025
	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
	Employee Benefits Liability has been removed as it is not available at this time.	9/15/2024
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
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