



SOUTH CAROLINA

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	<p>This policy will be subject to changes in the deductible, limits, terms or conditions that may be different from the terms of the expiring policy: Windstorm or Hail Percentage Deductible Endorsement South Carolina is now attached to the policy which may result in a change in the windstorm or hail deductible.</p>	2/10/2025
	<p>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.</p>	1/27/2025
	<p>The following exclusion may have been added to your policy: BP 04 17 01 10 Employment Related Practices Exclusion.</p>	2/14/2025
	<p>The following exclusion has been added to your policy: BP 01 33 07 02 South Carolina Exterior Paint and Waterproofing Exclusion.</p>	3/7/2025
	<p>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 windstorm exclusion was added to your policy to align with your selection of no wind coverage.</p>	3/24/25
	<p>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.</p>	3/28/2025
	<p>The following exclusion has been added to your policy: BP 04 92 07 02 Total Pollution Exclusion</p>	2/15/2026
Mercantile; Wholesale	<p>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</p>	3/7/2025

	to clarify the excluded designated products.
Professional Services	The following exclusion may have been added to your policy: B10 9 05 10 20 Investment Advisors Exclusion. 2/14/2025