



## ALABAMA

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                            |
|                       | 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                      |
|                       | The following exclusion has been added to your policy:<br>BP 04 92 07 02 Total Pollution Exclusion   | 2/15/2026                      |
|                       | Cyber Suite Coverage is no longer an available coverage on an Accredited policy. As a result, B10 1 113 10 20 and any corresponding state specific or amendatory endorsements related to this coverage have been removed from your policy.               | 6/1/2026                       |
| 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:<br>The schedule on form BP 14 23 01 10 has been updated to clarify the excluded designated products. | 3/7/2025                       |