



CALIFORNIA

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: 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 |