

FLOOD INSURANCE NOTICE

The North Carolina Department of Insurance has requested all companies to advise their policyholders that the homeowners policy program does not provide coverage for floods. **You will not have coverage for property damage from floods unless you take steps to purchase a separate policy of flood insurance** at an additional premium from the National Flood Insurance Program, 42 U.S.C. § 4001, *et seq.*

This notice does not expand or increase coverage in any homeowners policy or endorsement. That policy and accompanying endorsements remain subject to all exclusions, limitations and conditions.

If you would like more information about obtaining coverage under the National Flood Insurance Program, please contact your agent or this company.