

Attention: The Coverage Document has changed.

Please note that effective with your renewal, changes have been made to the Risk of Direct Physical Loss, Named Perils Coverage, Auto Liability, School Professional Legal Liability Sexual Misconduct Claims Endorsement, General Definitions, and General Exclusions sections of the Coverage Document. The changes are highlighted below. Please read your Coverage Document carefully.

- Risk of Direct Physical Loss—page 1, additional language to clarify the consideration of all documents used to state coverage limits, deductibles, and exclusions and any caveats applied to the property coverage.
- Named Peril Property Coverage—page 1, additional language to clarify the consideration of all documents used to state coverage limits, deductibles, and exclusions and any caveats applied to the property coverage.
- Auto Liability—page 2, Exclusions section D. Changes in federal law effective August 10, 2005, necessitate this change.
- School Professional Legal Liability Sexual Misconduct Claims Endorsement—clarification on legal fees paid on behalf of covered persons hiring their own attorneys.
- General Definitions—pages 1 and 3. Page 1 defines bystander claims, applies only to immediate family as defined as a parent, spouse, child, or sibling within the same family unit of the injured person. Page 3 is defining frame construction.
- General Exclusions—page 7, section BB. Additional exclusion addressing fifteen passenger vans.