

Dear Valued Client:

We appreciate having your insurance needs covered through our agency.

Your Homeowners policy has been mailed to you directly from the insurance company. It should be in your possession by now. **PLEASE READ YOUR POLICY CAREFULLY!** All insurance policies have exclusions and limitations. Below is a list of items we wish to call to your attention. This list is not all inclusive. If you have any questions or discover a need for a change, call us at once.

Be sure to think of us for your life, disability and retirement needs.

Call our life and health department for a proposal. Ask for Steve Bergstein, CLU or Stanley Wydra, CLU.

Thank you again for selecting The Leavitt Group of Atlanta. We are here to serve you.

Sincerely,



Jeffrey M. McConnell
Vice-President

****IMPORTANT NOTICE BELOW****

CAUTION

****IMPORTANT INFORMATION ABOUT YOUR HOMEOWNERS POLICY****

The Homeowners policy provides broad protection for your dwelling, personal property and your personal liability exposures subject to various exclusions, limitations, conditions and restrictions. We urge you to read your policy carefully and call us if you have questions. Some of the specific items of concern are:

1. **FLOOD** coverage is not provided by the Homeowners policy. Coverage is available through the National Flood Insurance Program, among others. In addition, **BACKUP OF SEWERS & DRAINS** is often not covered without endorsement. Call us for rates and coverage information.
2. **EARTHQUAKE** coverage is not provided by the Homeowners policy. This exposure can be added on certain policies. Call us for rates and coverage information.
3. Higher limits of personal liability and medical payments to others may be available by endorsement. Call us for rates and coverage information.
4. Certain personal property is subject to a specific dollar amount or not covered at all. In your policy refer to "Section 1 - Property, paragraphs titled - Special Limits of Liability and Property not Covered." **Examples of this limitation include but are not limited to: Jewelry, Furs, Money, Guns and Antiques. Examples of excluded items are Golf Carts, ATV's, Mini-Bikes, Dirt-Bikes and Snowmobiles.** In many cases we can secure higher dollar amounts for those items of personal property subject to specific dollar limits. If you have property of this type please call us for rates and coverage information.
5. The section titled "Section 1 - Perils Insured Against" identifies the perils for which your dwelling and other structures are covered. The section lists exclusions and restrictions that apply. The Paragraph title applicable is "Coverage A - Dwelling" and "Coverage B - Other Structures".
6. The section titled "Section 1 - Perils Insured Against" identifies the perils for which your personal property is covered. The Paragraph title applicable is "Coverage C - Personal Property". No other causes of loss are covered by the policy.
7. Exclusions that apply to ALL PROPERTY are listed under a section titled "Section I - Exclusions".
8. Exclusions applicable to Personal Liability and Medical Payments to Others are listed under section titled "Section II - Exclusions". **Pay close attention to the exclusions applicable to motor vehicles (motorized land conveyances, golf carts, etc.), watercraft and aircraft.**

This form is not to be used as a substitute for reading your policy. It is provided merely to point out specific areas of concern. Consult your policy for full details. **Call us if you have any questions about coverage or wish to add or change coverage.**

THANK YOU FOR YOUR BUSINESS!