AGENCY CUSTOMER ID: ______________________

MARYLAND PERSONAL PROPERTY SUPPLEMENT

HOMEOWNER'S INSURANCE

LIMITATION ON NUMBER OF CLAIMS MADE

NOTICE

IN ADDITION TO OTHER REASONS ALLOWABLE UNDER MARYLAND LAW, WE MAY CANCEL OR REFUSE TO RENEW YOUR COVERAGE ON THE BASIS OF CLAIMS MADE BY YOU WITHIN THE PRECEDING THREE (3) YEAR PERIOD.

THE CANCELLATION OR REFUSAL TO RENEW YOUR POLICY MAY BE BASED ON ANY ONE OF THE FOLLOWING REASONS:

1. THREE (3) OR MORE WEATHER-RELATED CLAIMS WITHIN THE PRECEDING THREE (3) YEAR PERIOD;

2. ONE (1) OR MORE WEATHER-RELATED CLAIMS MADE WITHIN THE PRECEDING THREE (3) YEAR PERIOD IF THE INSURER HAS PROVIDED WRITTEN NOTICE TO YOU FOR REASONABLE OR CUSTOMARY REPAIRS OR REPLACEMENT SPECIFIC TO THE PROPERTY THAT YOU FAILED TO MAKE AND THAT IF MADE, WOULD HAVE PREVENTED THE LOSS; AND

3. A CHANGE IN THE PHYSICAL CONDITION OR CONTENTS OF YOUR PROPERTY THAT INCREASES THE HAZARD INSURED AGAINST AND THAT, IF PRESENT AND KNOWN TO US BEFORE ISSUANCE OF THE POLICY, WOULD HAVE CAUSED US TO REFUSE TO ISSUE THE POLICY.

COVERAGE IS GENERALLY DESCRIBED HERE. ONLY THE POLICY PROVIDES A COMPLETE DESCRIPTION OF THE COVERAGES AND THEIR LIMITATIONS.

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APPLICANT'S SIGNATURE                        DATE (MM/DD/YYYY)

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