



Hiscox Insurance Company, Inc.

Notice of Conditional Renewal of Insurance Policy

Name and Address of Insured:

| | |
|-----------------------|---------------------|
| Insured | Aaron Mayer |
| Street Address | 3400 Malcolm Avenue |
| City, State, Zip Code | Hastings, MN, 55033 |

Policy Information:

| | |
|--------------------------|-------------------------------------|
| Type of Policy | General Liability |
| Policy Number | P100.473.417.3 |
| Effective Date of Notice | 08/20/2022 12:01 A.M. Standard Time |
| Date of Mailing | 06/11/2022 |

Applicable Item(s) will be Marked.

Name and Address of Agent/Broker:

| | | |
|-------------------------------------|-----------------------|-----------------------|
| <input checked="" type="checkbox"/> | Agent/Broker | Farmers |
| | Street Address | PO Box 3278 |
| | City, State, Zip Code | Grand Rapids MI 49501 |

Change in Policy Premium

| | | | | |
|-------------------------------------|---|------------|------------------|------------|
| <input checked="" type="checkbox"/> | You are notified in accordance with the terms and conditions of the policy described above, and in accordance with applicable state law, that the policy premium will be changed, effective on the date indicated above under EFFECTIVE DATE OF NOTICE . | | | |
| | Expiring Premium: | \$1,257.00 | Renewal Premium: | \$1,302.00 |

Change in Policy Coverage

| | |
|-------------------------------------|---|
| <input checked="" type="checkbox"/> | <p>You are notified in accordance with the terms and conditions of the policy described above, and in accordance with applicable state law, that the policy coverage will be changed as follows, effective on the date indicated above under EFFECTIVE DATE OF NOTICE:</p> <p>NEW Endorsement: In light of the continually evolving cyber risk environment, beginning in 2021, all Hiscox USA policies will include specific language affirmatively stating whether we are covering or excluding losses caused by cyber events. If you renew your coverage with us, endorsement Exclusion - Privacy and Cyber Incidents CGL E2221 CW (03/21) will be added to your policy. This endorsement potentially reduces the scope of coverage under your policy. If you would like additional information regarding any of the above changes, please visit http://www.hiscox.com/silent-cyber-r or call us at 833-837-7093.</p> <p>In order to mitigate the effect of a rising trend in loss costs, Hiscox has changed its policy terms and conditions for small contractor, landscaping, and janitorial insureds. As a result, your policy for the new policy period will include the following changes:</p> <p>Revised- Exclusion - Designated Ongoing Operations CG 21 53 01 96</p> |
|-------------------------------------|---|

Important Notice

See below.



Hiscox Insurance Company, Inc.

Notice of Conditional Renewal of Insurance Policy

NOTICE TO MARYLAND INSUREDS: If you have questions regarding the change in coverage and/or increase in premium, you may contact your Company Representative at the following number: (800) 867-4001

NOTICE TO NEW JERSEY INSUREDS: Coverage will cease on the **EFFECTIVE DATE OF NOTICE** indicated above, if premium is not paid by that date indicated in the billing notice.

NOTICE TO NEW YORK INSUREDS: The first Named Insured or his/her authorized agent/broker may request in writing loss information with respect to this policy and previous policies we have written for you. Please direct all such requests to USClaimsLossRuns@Hiscox.com. We will provide this information within 10 days from the date we receive your request.

NOTICE TO UTAH INSUREDS: Failure to pay the renewal premium by the **EFFECTIVE DATE OF NOTICE** shown above extinguishes your right to renewal.

NOTICE TO VIRGINIA INSUREDS: You have the right, within 15 days of receipt of this notice, to request in writing, the Commissioner of Insurance review this action. Virginia Bureau of Insurance, P.O Box 1157, Richmond, VA 23218-1157.

NOTICE TO WISCONSIN INSUREDS: You have the right to cancel the policy before the **EFFECTIVE DATE OF NOTICE** shown above.

Appointed Representative

Hiscox Insurance Company, Inc.