

# **IMPORTANT INFORMATION PLEASE READ BELOW**

## **“DIFFERENCES IN COVERAGE NOTICE”**

**Southern Fidelity Insurance Company (“SFIC”) is pleased to offer you a renewal policy to replace your existing Louisiana Citizens (“Citizens”) policy. As you review your policy language we would like to highlight SFIC’s differences in coverage from Citizens.**

**This summary in no way replaces or changes any of the policy language included in this renewal offer. Please consult the actual policy for exact coverage, limit and deductible information.**

**IF YOU HAVE ANY QUESTIONS REGARDING YOUR RENEWAL OFFER, PLEASE CONTACT YOUR AGENT. YOU MAY REACH <AGENCY NAME> AT <AGENCY PHONE#>**

### **Mandatory Exclusions – Form SFH LA ME 10 07 or SFD LA ME 10 07**

- Liability for diving boards, trampolines, trampolines, bike and skateboard equipment.
- Specified Structures and Satellite Dishes

### **Animal Liability Exclusion – Form SFH LA ALE 10 07 or SFD LA ALE 10 07**

### **Existing Damages Exclusion – Form SFH LA ED 10 07 or SFD LA ED 10 07**

- SFIC does not provide coverage for any damages which occurred prior to policy inception

### **Windstorm Paint Exclusion – included on Form SFH LA WE 10 07 – Seacoast Areas Only**

- SFIC does not provide coverage to paint or waterproofing material applied to the exterior of the building or structure.

The following main policy forms are proprietary and should be read thoroughly.

- SFH LA H2, SFH LA H3, SFH LA H4, SFH LA H6
- SFD LA D1, SFD LA D2, SFD LA D3

\*All policy forms and endorsements are approved by the Louisiana Department of Insurance