

**SECURITY COOPERATIVE INSURANCE COMPANY
LANDLORD'S DISCLOSURE NOTICE
(Custom COOP Except NYC)**

Your policy includes important coverage changes. Please review this important Disclosure Notice and retain it with your insurance policy. This Disclosure Notice is not a contract of insurance. It is intended to provide information on changes made to the forms described below. It is recommended that you review your policy carefully to determine your rights, duties and obligations. This information is intended to assist you in the review of your policy. If there are any conflicts between this Disclosure Notice and your policy, the provisions of the policy shall prevail.

Important changes are featured in this forms update and some changes may broaden coverage while others restrict coverage. Highlighted below are the major restrictions in coverage for your information.

In general, please note that many forms have been reformatted with some new introductory language. For example, the use of the word "perils" has been replaced with "causes of loss"; "limits of liability" in the property coverage has been replaced with "amount of insurance"; and there have been updates in accordance with law.

FL-3B 9/00

If your policy contained FL-3B 1/92 Perils Section, it has now been replaced by FL-3B 9/00 Causes Of Loss.

The following revisions to coverage have occurred as a result of the form change:

An exclusion has been added that eliminates coverage for loss or damage caused by birds, vermin, rodents, insects or domestic animals.

FL-19 4/94 Amended Limits Of Liability

FL-19 4/94 Amended Limits of Liability has been added to your policy.

The following restrictions have occurred as a result of the form change:

The purpose of an aggregate limit is to specify the maximum amount that your policy may pay because of Bodily Injury, Property Damage incurred within a one year period from the policy inception. The aggregate amount is reinstated at the expiration of each annual period when multiple year contracts are in force. The intent of applying an aggregate is to limit our liability to the maximum shown as the aggregate limit in your policy.

SMIC-FL-139A 2/23 Communicable Disease Exclusion Clarification

SMIC FL-139A 2/23 Communicable Disease Exclusion Clarification has been added to your policy.

SMIC-FL-139A 2/23 Communicable Disease Exclusion Clarification replaces the previous Communicable Disease exclusion contained in your policy either in the FL-CPL Personal Liability Coverage Part or the FL-OLT Premises Liability Coverage Part. This policy does not apply to bodily injury or property damage, and when applicable to your policy, personal injury, arising directly or indirectly from the actual or alleged transmission of a communicable disease. This exclusion applies even if any of the claims against any injured allege negligence or misconduct in: examining, testing or monitoring for a communicable disease; neglecting to report a communicable disease to appropriate authorities; neglecting to prevent the spread of a communicable disease or failing to perform services that were intended to prevent the spread of a communicable disease; or supervision, hiring, employment, training or monitoring of anyone who may be infected with and spreads a communicable disease.

SMIC-FL-373A 9/22 Exclusion of Canine Related Injuries Or Damages

SMIC-FL-373A 9/22 Exclusion of Canine Related Injuries Or Damages has been added to your policy.

The following revisions to coverage have occurred as a result of the form change:

Coverage L and Coverage M do not apply to bodily injury or property damage caused by any dog or other canine, owned harbored or in the care of, an insured, any tenant, or occupant of the premises, when such injury or damage is caused by or contributed to by any canine that has a history of one or more attacks on people, property or other animals that is verifiable from insurance claims records, police or public record sources; any dog that has not had inoculations as required by law; or canines that have been trained to guard or attack people, property or other animals.

SMIC-FL-373B 9/22 Animal Sublimit

SMIC-FL-373B Animal Sublimit has been added to your policy.

The following revisions to coverage have occurred as a result of the form change:

The revisions are applicable to Coverage L. When bodily injury or property damage is caused by an animal, we will not pay more than the Animal Sublimit shown in the schedule of the endorsement for any occurrence regardless of the number of animals involved. The Animal Sublimit applies to such animals that are owned, kept or temporarily supervised, by you or any insured, resident, tenant or guest whether the injury or damage occurs on the insured premises or any other location; and not otherwise excluded by your policy.

FL-426 1/92 Cancellation and Renewal Provision (Commercial Lines Insurance)

FL-426 1/92 Cancellation and Renewal Provision (Commercial Lines Insurance) has been added to your policy.

Your policy will be cancelled based on New York Insurance Law Section 3426 for commercial lines policies instead of the previous cancellation provisions that were subject to New York Insurance Law Section 3425 for personal lines policies.

Additional policy forms may be attached to, and made part of your policy. Such policy forms are specific to your policy and the details of any such changes are not included in this Disclosure Notice. This Disclosure Notice does not change, modify or invalidate any of the provisions, terms, or conditions of your policy. This Disclosure Notice is a general description of major coverage changes and is not a statement of contract.