

**WEST VIRGINIA FAIR PLAN
DWELLING PROPERTY BASIC FORM
ADVISORY NOTICE TO POLICYHOLDERS**

CAUTION; NO COVERAGE IS PROVIDED BY THIS NOTICE; NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATION PAGE FOR COMPLETE INFORMATION ON THE COVERAGES THAT YOU ARE PROVIDED. IF THERE IS A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE POLICY SHALL PREVAIL.

Dear Policyholder,

The form, DP 00 01 FPWV 05 04, made part of the renewal policy you have received differs from that in your former policy. Some changes give you coverage and some reduce coverage. There are other changes that do not affect the level of coverage provided in your former policy. They were made to help you better understand your policy. This Policyholders Notice summarizes the main changes we made to your policy.

I. BROADENING OF COVERAGE

Perils Insured Against

Smoke

Coverage has been broadened to pay for damage caused by the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment.

II. REDUCTIONS IN COVERAGE

1. Coverages

Coverage C - Property Not Covered

1. Accounts, Bank Notes, etc.

Certain instruments that serve as a substitute for cash, such as: scrip and stored value cards and smart cards, are included within the items in the Property Not Covered provision beginning with accounts and bank notes.

2. Grave Markers

We have revised both Coverage B and C to indicate that there is no coverage for grave markers.

3. Fund Transfer Card

This term is now referred to as “*electronic fund transfer cards and access devices*” because other types of devices (for example, a personal computer) are increasingly being used to electronically transfer funds or to buy and sell goods and services.

2. Perils Insured Against

Volcanic Eruption is no longer covered.

B. Exclusions

Governmental Action

We now exclude the destruction, confiscation, or seizure of covered property by order of any governmental or public authority. However, this exclusion does not apply to action taken by the authority at the time of a fire to prevent its spread.

C. Conditions

We added ‘Service Agreement’ to the Other Insurance Conditions.

III. Other Changes

Definition of Actual Cash Value, Vacancy and Unoccupancy have either been expanded or added for clarification.