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POLICYHOLDER NOTICE - TEXAS IMPORTANT NOTICE

TEXAS DOES NOT REQUIRE FILING OF RATES AND FORMS FOR RISK PURCHASING GROUPS. THE INSURER IS NOT SUBJECT TO ALL INSURANCE LAWS AND REGULATIONS OF TEXAS.

SHOULD YOU HAVE A DISPUTE CONCERNING YOUR PREMIUM OR ABOUT A CLAIM, YOU SHOULD CONTACT THE AGENT OR COMPANY FIRST. IF THE DISPUTE IS NOT RESOLVED, YOU MAY CONTACT THE TEXAS DEPARTMENT OF INSURANCE.

YOU MAY CALL YOUR AGENT'S TOLL-FREE TELEPHONE NUMBER FOR INFORMATION OR TO MAKE A COMPLAINT AT 1-800-982-9491.

YOU MAY CONTACT THE TEXAS DEPARTMENT OF INSURANCE AT 1-800-252-3439 TO OBTAIN INFORMATION ON INSURERS, COVERAGES, RIGHTS OR COMPLAINTS.

YOU MAY WRITE THE TEXAS DEPARTMENT OF INSURANCE AT P.O. BOX 149104, AUSTIN, TEXAS 78714-9104, FAX NUMBER 1-512-475-1771.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy and expires concurrently with said Policy unless another effective date is shown below.

By Authorized Representative

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)

M-4335-0412