

John Reither, JR and Eileen W. Reither  
212 Bridgetown Pike  
Langhorne, PA 19047-1569

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# The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

## My Key

[MYKEY.1752.COM](http://MYKEY.1752.COM)

My Key Service Portal is your convenient online resource to your policy. Through My Key, you can:

- View bills and make payments
- Report a claim
- Check the status of a claim
- View coverages and documents
- Request a policy change



### To Log In:

If you have previously registered with My Key, visit [mykey.1752.com](http://mykey.1752.com) and enter your username and password.

To create a My Key account, if you previously entered a mobile phone number, you can elect to have a temporary PIN sent to you via text message.

If you are new to My Key and haven't previously entered a mobile phone number, you'll need your policy number and three additional pieces of information from the following list in order to access your account:

- Phone Number
- Date of Birth
- Zip Code of Risk Address
- Premium Amount
- Customer Number
- Last Billed Amount

**If you are having difficulty logging in, please contact our Customer Service Department: (888) 627-1752**



# The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752



## FOUNDED IN 1752 BY BENJAMIN FRANKLIN

In 1752 Benjamin Franklin and his fellow firefighters founded The Philadelphia Contributionship. We remain dedicated to providing responsive insurance services to our members and policyholders as well as maintaining a stable market for our agency partners. In addition, we continue to look for innovative ways to bring state-of-the-art coverage enhancements and a higher level of service to those who trust us to protect their most valuable assets.

## TRUSTED INSURANCE PARTNER WHEN YOU NEED US MOST

### CLAIMS SERVICE THAT MAKES A DIFFERENCE

When your family home is damaged and in need of repair, having a trusted partner makes all the difference:

- 24/7 access to your claims advocate
- Claims staff trained to treat you with respect & care
- People settle your claim, not computers or chatbots
- Local relationships with contractors & craftsmen you can trust
- Keeping you informed throughout the entire process
- Explaining your coverage without confusing legalese
- We seek your feedback on 100% of all settled claims

### BROAD POLICY FORMS PROVIDE BETTER PROTECTION

TPC offers coverage & services that many other insurance companies fail to make available:

- Service Line Coverage
- Inland Flood Coverage
- \$1,000,000 Liability Limits
- Additional Water Back-up Coverage
- Personal Cyber & ID Theft Protection
- Additional Valuable Articles Coverage
- Convenient Statement Billing for Investors with multiple properties
- Paperless delivery of policies and bills
- On-line access to important documents



**WHEN YOU NEED YOUR INSURANCE THE MOST, YOU DESERVE A  
COMPANY YOU CAN TRUST!**

[www.1752.com](http://www.1752.com)

210 S 4th St. Philadelphia, PA 19106

1-888-627-1752



# The Philadelphia Contributionship

DEPENDABLE INSURANCE PARTNERS SINCE 1752

## DECLARATIONS PAGE Personal Umbrella Policy The Philadelphia Contributionship Insurance Company

### Insured

**John Reither, JR and Eileen W. Reither**  
Policy Number: UM00245353  
Customer Number: 114776  
Form: DL 98 01

### Risk/Property Address

212 Bridgetown Pike  
Langhorne, PA 19047-1569

### Policy Period

Effective Date: 11/01/2023  
Expiration Date: 11/01/2024

*Policy Period: The term of this policy shall be from 12:01 a.m. eastern standard time at the risk/property address shown for such like terms thereafter as the required premium is paid by the insured on or before the expiration of the current term and is accepted by the company.*

### Agent

Nottingham Agency, Inc. - 0279  
2277 Route 33, Ste 404  
Hamilton Square, NJ 08690  
(215) 493-1996

### Mailing Address

212 Bridgetown Pike  
Langhorne, PA 19047-1569

## Transaction Type: RENEWAL

**LIMIT OF LIABILITY - EACH OCCURRENCE: \$1,000,000**

Retention of \$250

## Coverage Information

Form No.	Edition Date	Description
DL 98 01	02/15	Personal Umbrella Liability Policy
DL 99 12	10/15	Public or Livery Exclusion
DL 98 17	02/15	Fungi Exclusion
DL 99 54	03/18	Unmanned Aircraft Exclusion
DL C 109	05/23	Amendment of Policy Provisions - Pennsylvania
DL 99 53	03/18	Personal Umbrella Home-Sharing Host Activities Amendatory Endorsement
DL 98 12	02/15	Auto Liability Following Form Endorsement
IL 09 10	12/03	Pennsylvania Notice
PRIVACY	06/17	Privacy Notice
TPN	03/00	Third Party Notification
PHN 181	04/20	Home-Sharing Host Activities
PHN 180	04/20	Exclusion - Unmanned Aircraft
PHN 178	04/20	Fungi, Wet or Dry Rot or Bacteria Coverage
PHN 179	04/20	Public or Livery Conveyance Exclusion
PHN 186	05/23	Policyholder Notice - Auto Following Form Endorsement
		<b>TOTAL POLICY PREMIUM: \$410.00</b>



## Coverage Information (continued)

### Schedule of Underlying Insurance

Policy Type / Company	Policy Number	Policy Period	Limit of Liability
<b>Personal Liability</b>			
Philadelphia	HO00066327	11/01/2019 - 10/31/2020	Each Occurrence \$500,000
<b>Automobile Liability</b>			
AAA	206491092	05/24/2022 - 05/24/2023	Per Person \$250,000 Per Accident \$500,000 Property Damage \$100,000
<b>Recreational Liability</b>			
<b>Watercraft Liability</b>			

### Schedule of Exposures

<b>Real Estate Owned, Leased or Occupied</b>
212 Bridgetown Pike Langhorne, PA 19047-1569
<b>Automobiles Owned Leased or Furnished</b>
2005 Acura TL 2006 Lincoln Town Car 2001 Buick Regal 1999 Ford Ranger
<b>Recreational Vehicles Owned</b>
<b>Watercraft Owned or Leased</b>

For questions concerning your policy please contact your agency listed on page 1 of this policy declaration. If you need to report a claim, please call our 24 hour claims service line at 1-800-269-1409. For all other inquiries, please contact 1-888-627-1752.



**The Philadelphia  
Contributionship**

DEPENDABLE INSURANCE PARTNERS SINCE 1752

**DECLARATIONS PAGE**  
**Personal Umbrella Policy**  
**The Philadelphia Contributionship Insurance Company**

## Coverage Information (continued)

### FRAUD STATEMENT

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

PUBLIC ACT 165 PENNSYLVANIA LAWS EFFECTIVE FEBRUARY 26, 1995.

With over 260 years of experience insuring homes and personal property, we are proud to call you our customer. On behalf of our founder, Benjamin Franklin, thank you for selecting our historic company.

COUNTERSIGNED \_\_\_\_\_

(Authorized Representative)

DATED 09/18/2023

ATTACHED TO YOUR POLICY - NOT A STATEMENT OF PREMIUM DUE. OTHER COVERAGE, LIMITS & EXCLUSIONS APPLY, REFER TO YOUR POLICY



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **PERSONAL UMBRELLA LIABILITY POLICY PUBLIC OR LIVERY CONVEYANCE EXCLUSION ENDORSEMENT**

### **I. Definitions**

The following definition is added:

"Transportation network platform" means an online-enabled application or digital network used to connect passengers with drivers using vehicles for the purpose of providing prearranged transportation services for compensation.

### **II. Section III – Exclusions**

The following is added to Exclusion **A.4.**:

This exclusion (**A.4.**) includes but is not limited to any period of time an "auto" is being used by any "insured" who is logged into a "transportation network platform" as a driver, whether or not a passenger is "occupying" the "auto".



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **PERSONAL UMBRELLA LIABILITY POLICY EXCLUSION – FUNGI, WET OR DRY ROT, OR BACTERIA ENDORSEMENT**

With respect to the coverage provided by this endorsement, the provisions of the Policy apply unless modified by the endorsement.

### **I. Definitions**

The following definition is added:

"Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

However, this does not include any fungi that are, are on, or are contained in, a good or product intended for consumption.

### **II. Exclusions**

The following exclusion is added:

The coverages provided by this Policy do not apply to "bodily injury", "personal injury" or "property damage" arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **PERSONAL UMBRELLA LIABILITY EXCLUSION – UNMANNED AIRCRAFT**

### **Definitions**

Paragraph **I.D.** is replaced by the following:

**D.** "Hovercraft Liability", "Recreational Motor Vehicle Liability" and "Watercraft Liability", subject to the provisions in **2.** below, mean the following:

- 1.** Liability for "bodily injury" or "property damage" arising out of:
  - a.** The ownership of such vehicle or craft by an "insured";
  - b.** The maintenance, occupancy, operation, use, loading or unloading of such vehicle or craft by any person;
  - c.** The entrustment of such vehicle or craft by an "insured" to any person;
  - d.** The failure to supervise or negligent supervision of any person involving such vehicle or craft by an "insured"; or
  - e.** Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle or craft.
- 2.** For the purpose of this definition:
  - a.** Hovercraft means a self-propelled motorized ground-effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;
  - b.** Watercraft means a craft principally designed to be propelled on or in water by wind, engine power or electric motor; and
  - c.** Recreational Motor Vehicle means a "recreational motor vehicle" as defined in Paragraph **N.**

The following is added to **I. Definitions**:

"Aircraft Liability", subject to the provisions in **2.** below, means the following:

- 1.** Liability for "bodily injury", "property damage" and "personal injury" arising out of:
  - a.** The ownership of such aircraft by an "insured";
  - b.** The maintenance, occupancy, operation, use, loading or unloading of such aircraft by any person;
  - c.** The entrustment of such aircraft by an "insured" to any person;
  - d.** The failure to supervise or negligent supervision of any person involving such aircraft by an "insured"; or
  - e.** Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such aircraft.
- 2.** For the purpose of this definition, aircraft means any contrivance used or designed for flight, including but not limited to unmanned aircraft, whether or not model or hobby.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## PERSONAL UMBRELLA LIABILITY POLICY AMENDMENT OF POLICY PROVISIONS – PENNSYLVANIA

### SECTION II – COVERAGES

- A. The **Insuring Agreement** is replaced by the following:

#### **Insuring Agreement**

We will pay damages, in excess of the "retained limit", for:

1. "Bodily injury" or "property damage" for which an "insured" becomes legally liable due to an "occurrence" to which this insurance applies; and
2. "Personal injury" for which an "insured" becomes legally liable due to one or more offenses listed under the definition of "personal injury" to which this insurance applies.

- B. The following is added to **C. Additional Coverages** Provision:

We will pay:

5. Prejudgment interest awarded against an "insured" on that part of the judgment we pay. Any prejudgment interest awarded against an "insured" is subject to the applicable Pennsylvania Rules of Civil Procedure

### SECTION III – EXCLUSIONS

- C. **We do not provide:**

2. is replaced by the following:

2. Uninsured Motorists Coverage, Underinsured Motorists Coverage, Uninsured Watercraft Coverage or Underinsured Watercraft Coverage, or any similar coverage, as respects any use of an "auto", or with respect to "Recreational Motor Vehicle Liability", "Watercraft Liability", "Aircraft Liability", or "Hovercraft Liability", unless this policy is endorsed to provide such coverage."

### SECTION VI - GENERAL PROVISIONS

The following provisions is replaced by the following:

#### **K. Termination**

##### **2. Cancellation By Us**

We may cancel this Policy as stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to you or mailed to you at your mailing address shown in the Declarations.

Proof of mailing will be sufficient proof of notice.

- a. When you have not paid the premium, we may cancel at any time by letting you know at least 15 days before the date cancellation takes effect.
- b. When this Policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by letting you know at least 30 days before the date cancellation takes effect.
- c. When this Policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel by letting you know at least 30 days before the date cancellation takes effect.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **PERSONAL UMBRELLA HOME-SHARING HOST ACTIVITIES AMENDATORY ENDORSEMENT**

### **I. Definitions**

#### **A. The following definitions are added:**

1. "Home-sharing host activities" means:
  - a. The:
    - (1) Rental or holding for rental; or
    - (2) Mutual exchange of services;  
of the residence premises, in whole or in part, by an "insured" to a "home-sharing occupant" through the use of a "homesharing network platform"; and
  - b. Any other related property or services made available by an "insured" for use during such:
    - (1) Rental; or
    - (2) Mutual exchange of services;  
except those property or services provided by another party.
2. "Home-sharing network platform" means an online-enabled application, web site or digital network that:
  - a. Is used for the purpose of facilitating, for money, mutual exchange of services or other compensation, the rental of a dwelling or other structure, in whole or in part; and
  - b. Allows for the agreement and compensation with respect to such rental to be transacted through such online-enabled application, web site or digital network.
3. "Home-sharing occupant" means a person, other than an "insured", who:
  - a. Has entered into an agreement or arranged compensation with an "insured" through the use of a "homesharing network platform" for "homesharing host activities"; or
  - b. Is accompanying or staying with a person described in Paragraph 3.a. of this provision under such "home-sharing host activities".

#### **B. Definition I.G. "Business" is replaced by the following:**

##### **G. "Business" means:**

1. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis;
2. "Home-sharing host activities"; or
3. Any other activity engaged in for money or other compensation, except the following:
  - (a) One or more activities, not described in (b) through (d) below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
  - (b) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
  - (c) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
  - (d) The rendering of home day care services to a relative of an "insured".

#### **C. In this Policy, the terms:**

1. Roomer; or
  2. Boarder;
- do not include a "home-sharing occupant".

### **II. Exclusions**

#### **Exclusion A.3. is replaced by the following:**

- #### **A. The coverages provided by this Policy do not apply to:**
3. "Bodily injury", "personal injury" or "property damage" arising out of or in connection with a "business":
    - a. Engaged in by an "insured"; or

**b. Conducted from:**

- (1)** Any part of a premises owned by or rented to an "insured"; or
- (2)** Vacant land owned by or rented to an "insured".

This exclusion **(A.3.)** applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

However, with respect to other than "homesharing host activities", this exclusion **(A.3.)** does not apply to:

- (1)** The rental or holding for rental of:
  - (a)** The residence premises shown in the Declarations:
    - (i)** On an occasional basis if used only as a residence;
    - (ii)** In part, for use only as a residence, unless a singlefamily unit is intended for use by the occupying family to lodge more than two roomers or boarders; or
    - (iii)** In part, as an office, school, studio or private garage;
  - (b)** Any part of a one- to four-family dwelling, other than the residence premises, to the extent that personal liability coverage is provided by "underlying insurance";
  - (c)** A condominium, cooperative, or apartment unit, other than the residence premises, to the extent that personal liability coverage is provided by "underlying insurance";

- (2)** Civic or public activities performed by an "insured" without compensation other than reimbursement of expenses;

- (3)** An insured minor involved in selfemployed "business" pursuits, which are occasional or part-time and customarily undertaken on that basis by minors. A minor means a person who has not attained his or her:

- (a)** 18th birthday; or

- (b)** 21st birthday if a full-time student;

- (4)** The use of an "auto" you own, or a temporary substitute for such "auto", by you, a "family member" or a partner, agent or employee of you or a "family member" while employed or otherwise engaged in the "business" of:

- (a)** Selling;

- (b)** Repairing;

- (c)** Servicing;

- (d)** Storing; or

- (e)** Parking;

- vehicles designed for use mainly on public highways;

- (5)** The use of an "auto" for "business" purposes, other than an auto business, by an "insured";

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **PERSONAL UMBRELLA LIABILITY POLICY AUTO LIABILITY FOLLOWING FORM ENDORSEMENT**

With respect to the coverage provided by this endorsement, the provisions of the Policy apply unless modified by the endorsement.

### **I. Definitions**

With respect to "bodily injury" or "property damage" arising out of the ownership, maintenance, occupancy, operation, use, loading or unloading of any "auto", the definition of "retained limit" is replaced by the following:

"Retained limit" means:

1. The retained policy limits for auto liability coverage shown in the Declarations; and
2. The total limits of any other coverage provided by "underlying insurance" and any other insurance that applies to an "occurrence" which:
  - a. Are available to an "insured"; or
  - b. Would have been available except for the bankruptcy or insolvency of an insurer providing "underlying insurance".

### **II. Exclusions**

The following exclusion is added:

The coverages provided by this Policy do not apply to "bodily injury" or "property damage" arising out of:

- A. The ownership of any "auto" by an "insured";

- B. The maintenance, occupancy, operation, use, loading or unloading of any "auto" by any person;

- C. The entrustment of any "auto" by an "insured" to any person;

- D. The failure to supervise or negligent supervision of any person involving any "auto" by an "insured"; or

- E. Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving any "auto".

However, this exclusion does not apply to the extent that auto liability coverage is provided by "underlying insurance" at the time of the "occurrence".

## PENNSYLVANIA NOTICE

An Insurance Company, its agents, employees, or service contractors acting on its behalf, may provide services to reduce the likelihood of injury, death or loss. These services may include any of the following or related services incident to the application for, issuance, renewal or continuation of, a policy of insurance:

1. Surveys;
2. Consultation or advice; or
3. Inspections.

The "Insurance Consultation Services Exemption Act" of Pennsylvania provides that the Insurance Company, its agents, employees or service contractors acting on its behalf, is not liable for damages from injury, death or loss occurring as a result of any act or omission by any person in the furnishing of or the failure to furnish these services.

The Act does not apply:

1. If the injury, death or loss occurred during the actual performance of the services and was caused by the negligence of the Insurance Company, its agents, employees or service contractors;
2. To consultation services required to be performed under a written service contract not related to a policy of insurance; or
3. If any acts or omissions of the Insurance Company, its agents, employees or service contractors are judicially determined to constitute a crime, actual malice, or gross negligence.

**Instruction to Policy Writers**

Attach the Pennsylvania Notice to all new and renewal certificates insuring risks located in Pennsylvania.



## **PRIVACY NOTICE**

The Philadelphia Contributionship has been meeting the insurance needs of our customers since 1752. We have a long history of respect for and commitment to the privacy of our customers. In order to provide products and services that respond to your needs we collect certain personal information about you and members of your household. We want you to understand what information we collect about you and how we use that information. We obtain and use this information only in accordance with Federal and state law.

### **Information We Collect**

We collect the following categories of personal information about you and members of your household.

- Information from you directly or through an agent or broker, including information from applications, worksheets, questionnaires, claim forms, other documents, correspondence, telephone contacts and electronic communications. For example, this includes information such as your name, address, date of birth, social security number, occupation, telephone number, driver's license number and sometimes, your health history and condition.
- Information from a consumer reporting agency. For example, this includes information such as motor vehicle records, accident/violation history, credit reports, claims history and market value comparisons.
- Information from property inspectors retained by us. For example, this includes information about your home, its location, condition, value and it may include photographs.
- Information about your transactions with us. For example, your policy(ies), coverage, premiums, claims history and payment history.
- Information from visitors to our web sites. For example, information provided from you through on-line forms and information requests or online information collecting devices known as "cookies". We do not use "cookies" to retrieve information from a visitor's computer that was not originally sent in a "cookie".

### **Use of Information**

The information that we collect helps us to identify who you are, manage our relationship with you, develop or offer products and services that meet your needs, provide you with accurate rates and provide superior customer service.

### **Disclosure of Information**

We may disclose information that we collect to affiliated and nonaffiliated third parties for servicing and processing transactions. For example, we may disclose to reinsurers, insurance agents or brokers, auditors, claim adjusters or rating bureaus. We may disclose information to our affiliates and other parties that perform services for us such as customer service or account maintenance. We may also disclose information to affiliated and nonaffiliated parties as permitted or required by law. For example, we may disclose information in response to a subpoena, to detect or prevent fraud or to comply with an inquiry from a government agency or regulator. Any personally identifiable medical information about you or a member of your household will not be shared for any purpose other than to underwrite your policy, administer a claim or as disclosed to you when the information is collected or to which you consent.



**Security Procedures**

We maintain physical, electronic and procedural safeguards to protect the confidentiality of nonpublic personal information about our customers against: unauthorized access or disclosure; and accidental loss, alteration, or destruction. We restrict access to nonpublic personal information about our customers to those employees who need to know that information to provide products and services to our customers.

**Information of Former Customers**

Our privacy policy also applies to former customers.

**Changes in Privacy Policy**

We may choose to modify our policy at any time. We will notify customers of any modifications at least annually.

**The Philadelphia Contributionship Companies**

The Contributionship Companies on whose behalf this notice is being given are:  
The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire, Inc.  
The Philadelphia Contributionship Insurance Company  
Germantown Insurance Company  
Franklin Agency, Inc.



**The Philadelphia  
Contributionship**

212 South 4<sup>th</sup> Street, Philadelphia, PA 19106  
P 888.627.1752 F 215.627.5354  
1752.com

## THIRD-PARTY NOTIFICATION

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The Philadelphia Contributionship offers policyholders at least 62 years of age or older the option to designate a third-party to receive copies of any Cancellation, Non-Renewal or Conditional Renewal Notices pertaining to their insurance. Please note that bills will not be sent to the third party designated below.

If you are at least 62 years of age and elect to designate a third party recipient, please provide the information below and return it through one of the following methods:

- Email: [cs@1752.com](mailto:cs@1752.com)
- Mail: The Philadelphia Contributionship, PO BOX 100, Philadelphia, PA 19105
- Fax to: 1-215-627-1277

Your Policy Number: \_\_\_\_\_ Today's Date: \_\_\_\_\_

Your Name: \_\_\_\_\_

### *Third-Party Designee*

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

Your Signature: \_\_\_\_\_

Third-Party Signature: \_\_\_\_\_

Third-Party Name (please print): \_\_\_\_\_

**IMPORTANT POLICYHOLDER NOTICE**

**HOME-SHARING HOST ACTIVITIES**

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY OR ITS ENDORSEMENTS AND THIS NOTICE, THE PROVISIONS OF THE POLICY AND ITS ENDORSEMENTS SHALL PREVAIL.

The Philadelphia Contributionship has received approval for an exclusion that applies to your policy with regard to Home Sharing-Host Activities. The Company no longer covers claims for losses caused by Home-Sharing Host Activities, as described in the Personal Umbrella Home-Sharing Host Activities Amendatory Endorsement attached to this policy. If you have any concerns about obtaining coverage for these conditions, please contact your independent insurance agent.

**IMPORTANT POLICYHOLDER NOTICE**

**UNMANNED AIRCRAFT EXCLUSION**

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY OR ITS ENDORSEMENTS AND THIS NOTICE, THE PROVISIONS OF THE POLICY AND ITS ENDORSEMENTS SHALL PREVAIL.

The Philadelphia Contributionship has received approval for an exclusion that applies to your policy with regard to losses caused by Unmanned Aircraft. The Company no longer covers claims for losses caused by Unmanned Aircraft, as described in the Personal Umbrella Liability Exclusion –Unmanned Aircraft Endorsement attached to this policy. If you have any concerns about obtaining coverage for these conditions, please contact your independent insurance agent.

**IMPORTANT POLICYHOLDER NOTICE**

**FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE ENDORSEMENT**

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY OR ITS ENDORSEMENTS AND THIS NOTICE, THE PROVISIONS OF THE POLICY AND ITS ENDORSEMENTS SHALL PREVAIL.

The Philadelphia Contributionship has received approval for an exclusion that applies to your policy with regard to Fungi, Wet or Dry Rot, or Bacteria. Your policy does not cover claims for losses resulting from these conditions, as described in the Personal Umbrella Liability Policy Exclusion – Fungi, Wet or Dry Rot, or Bacteria Endorsement attached to this policy. If you have any concerns about obtaining coverage for these conditions, please contact your independent insurance agent.

**IMPORTANT POLICYHOLDER NOTICE**

**PUBLIC OR LIVERY CONVEYANCE EXCLUSION**

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY OR ITS ENDORSEMENTS AND THIS NOTICE, THE PROVISIONS OF THE POLICY AND ITS ENDORSEMENTS SHALL PREVAIL.

The Philadelphia Contributionship has filed and received approval for an exclusion that applies to your policy with regard to losses caused while operating a Public or Livery Conveyance. The Company no longer covers claims for losses caused by a Public or Livery Conveyance, as described in the Personal Umbrella Liability Policy Public or Livery Conveyance Exclusion Endorsement attached to this policy. If you have questions or concerns about obtaining coverage for these conditions, please contact your independent insurance agent.

**IMPORTANT POLICYHOLDER NOTICE**

**AUTO LIABILITY FOLLOWING FORM ENDORSEMENT**

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY OR ITS ENDORSEMENTS AND THIS NOTICE, THE PROVISIONS OF THE POLICY AND ITS ENDORSEMENTS SHALL PREVAIL.

The Philadelphia Contributionship has included with your policy a modification of your Personal Umbrella coverage with regard to Automobile Liability coverage. The Auto Liability Following Form endorsement now provided with your policy does not provide any broader coverage than what is found in the primary underlying auto policy listed on the policy declarations page. If coverage for an accident is not covered under that underlying auto policy, there is no coverage provided under this Personal Umbrella policy. Other limitations and exclusions may also apply. If you have any concerns about obtaining coverage for these conditions, or other automobiles you own or use regularly, please contact your independent insurance agent.