



IMPORTANT NOTICE

THE FURNISHING OF FALSE INFORMATION BY THE INSURED, HIS REPRESENTATIVE OR THE PRODUCER, LEADING TO THE GRANTING OF UNAUTHORIZED PREMIUM REBATES UNDER THIS POLICY, SUBJECTS SUCH PERSONS TO SEVERE PENALTIES PROVIDED BY THE INSURANCE CODE OF PUERTO RICO, INCLUDING THE CANCELLATION OR NON-RENEWAL OF THE PRODUCER'S LICENSE.

"ANY PERSON WHO KNOWINGLY AND WITH THE INTENTION OF DEFRAUDING, SUBMITS FALSE INFORMATION IN AN INSURANCE APPLICATION OR PRESENTS, OR ASSISTS IN PRESENTING A FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR ANY OTHER BENEFIT, OR PRESENTS MORE THAN ONE CLAIM FOR THE SAME DAMAGES IN A LOSS, WILL INCUR IN A SERIOUS CRIME AND IF CONVICTED WILL BE SANCTIONED FOR EACH VIOLATION WITH A FINE OF NO LESS THAN FIVE THOUSAND (\$5,000.00) DOLLARS, AND NO MORE THAN TEN THOUSAND (\$10,000.00) DOLLARS OR FIXED PRISON SENTENCE FOR A TERM OF THREE (3) YEARS OR BOTH.

IN THE EVENT OF AGGRAVATING CIRCUMSTANCES, THE ESTABLISHED FIXED SENTENCE COULD BE INCREASED UP TO A MAXIMUM OF FIVE (5) YEARS; IN THE EVENT OF ATTENUATING CIRCUMSTANCES, THE SENTENCE MAY BE REDUCED TO A MINIMUM OF TWO (2) YEARS".