

The implementation of our personal lines products on our new system is now complete, and we are ready to move homeowner policies from our legacy system to the new platform. As part of this transformation, policy renewals will have a different policy number, an updated appearance, and some changes to coverage. Information about the changes, some of which vary by policy, are described in this document.

Policy conversion will commence with **renewals effective April 15, 2024**, and will continue for a year until all homeowner policies have renewed on the new system. **Notification will be sent to policyholders beginning the last week of February 2024.**

## Notice to Policyholders and Agents

- **45 days prior to the expiration of their current policy term**, details of renewal coverage changes (referred to as a Conditional Renewal Notice) will be sent to policyholders. This mailing will provide a summary of coverage changes and reductions. Notices will vary based on the impact to individual policyholders.
  - You will receive a printed copy of this initial notice sent to each policyholder. In most cases, a copy will also be available on *AgentsOnline*.
  - In cases where special handling is required for the policyholder's renewal due to coverage elimination or restrictions, this Conditional Renewal Notice will be sent to policyholders **70 days prior to the expiration of their current policy term**. The notice in these cases will not be available online.
- **35 days prior to the expiration of their current policy term**, policyholders will receive their renewal. Renewal mailings will include all policy documents and a second notice outlining the changes.
  - You will receive renewal documents in the manner (paper or paperless) you've set up to receive these documents, and they will also be available on *AgentsOnline*.

## Agency Download

- Policies written in the new platform will have new coverage codes for policy download.
- As usual, the download will be available when the renewal is sent 35 days prior to the renewal effective date.
- The renewal will come through as a continuation of the legacy policy and will be associated with that policy number. The download will also include the new policy number. Subsequent renewals will only contain the new policy number.

## Resources to Help You Prepare for this Change

- The list of policies provided via email identifies policies that meet one or more of the conditions below:
  - Coverage is reduced due to new limit caps, but the policy will renew
  - Some coverage is eliminated, but the policy will renew
  - Policies where coverage is no longer available and the policy will nonrenew
- The Road & Trail Questionnaire can be used ahead of renewal to help collect all the necessary information on the vehicle to complete a quote for a Road & Trail policy. A signed application will be required for a new policy.
- The Forms Library on *AgentsOnline* contains all policy forms.
- The Personal Lines Advisor, with an abundance of information about all of our personal lines products, is available on *AgentsOnline*.

[Changes to Home Policies >](#)

If you have any questions about the upcoming Home policy conversion process,  
please contact your [Regional Agency Manager](#).

## Reductions in Coverage

The changes below constitute a reduction in coverage. Some items apply to most or all expiring policies while others will apply only to those that had previously selected the coverage. Customers will be notified about reductions in coverage that apply to their policy.

Deductible Changes	Minimum wind / hail deductibles on Forms 3 and 5 have been increased to 1% of the Coverage A – Residence limit for all policies.
	Minimum all other perils deductible has been increased to \$500.
Watercraft and Snowmobile Coverage	This coverage is no longer available through our homeowner policies and will be removed at renewal. Replacement coverage can be quoted in our new Watercraft and Road & Trail Programs via ProducerEngage.
Scheduled Personal Property - Trailers	Scheduled Personal Property Coverage for trailers is no longer available through our homeowner policies and will be removed at renewal. Depending on the trailer type, property coverage can be quoted in our Personal Auto, Road & Trail, and Watercraft programs via ProducerEngage.
Homeowner Form 2	This policy form is no longer available. These properties may qualify for coverage under a Dwelling policy that can be quoted via ProducerEngage.
Cosmetic Damage	We have modified the cosmetic damage roof exclusion to specify that this exclusion applies to all metal components of a roof (e.g., vents and/or flashing), regardless of the roof type.
Reporting for Damage Caused by Hail	We have added language to all policies under What Must Be Done In Case Of Loss Or Occurrence that we must be notified within one year after the date of loss if the loss was caused by hail.
Roof Loss Settlement Terms	For Forms 3 and 5, losses caused by windstorm or hail will be settled under Actual Cash Value Terms if the age of the roof surfacing is 10 years or older. This has been reduced from 15 years or older.
Loss Assessment Coverage	This coverage now includes a \$1,500 deductible.
Service Line Coverage	The limit will now be reduced from \$10,000 to \$2,500 when the service line is 50 years or older.
Home-Sharing Host Activities	Revisions have been made to select provisions.
Guns	The maximum increased limit available for policyholders to purchase for theft peril without scheduling is now \$10,000.
Property in Rental Units	The maximum limit is now \$30,000.
Tenant's Improvements	The maximum limit is now \$20,000.
Loss Assessment and Association Deductible Coverages	These coverages have been combined with a maximum limit of \$100,000.
	Earthquake Loss Assessment Coverage maximum limit is \$50,000.
Eliminated Coverages	Accidental Discharge or Overflow Coverage – Liquid Filled Furniture
	Supplemental Income – Childcare

## Other Policy Changes

Matched Coverages	Some previously included coverages are now optional. When possible, we will match the policyholder's expiring coverage. These coverages (Extended Replacement Cost for Coverage A, Personal Injury, and Personal Property Replacement Cost) can be adjusted to reduce premium if the customer chooses.
New Rating Methodology	The premium charged for each policy will change with our new rating plan.
Policy Number	The new system has a different numbering structure than our legacy system which results in a change to the policy number.
Documents	All documents have been updated. Renewals will now have the same look as new policies.
Replacement Cost Payments on Claims	In order to receive an additional amount payable under Replacement Cost Terms (HO3 and HO5), work must be completed within two years after the date of loss, and we must be notified within 30 days of the work being completed.

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