

**WESTERN NATIONAL MUTUAL INSURANCE COMPANY**  
**UMIALIK INSURANCE COMPANY**  
**NOTICE TO OUR POLICYHOLDERS**  
**HOMEOWNERS POLICY**

Your renewal policy includes some important coverage changes. Please review your renewal policy and any endorsements attached to your policy carefully.

No coverage is provided by this summary nor does it replace any provisions of your policy. You should read your declarations and policy for complete information on the coverages you are provided. If there are any discrepancies between the policy and this summary, ***the provisions of the policy govern.***

The following endorsements are new or have been revised, and **only** apply if included in your policy.

**REDUCTION OF COVERAGE**

**WN HO 96 08 18, Amendment Of Policy Terms – Alaska – Form HO 0003 (replaces HO 1193 01 15)**

**WN HO 98 08 18, Amendment Of Policy Terms – Alaska – Form HO 0005 (replaces HO 1195 01 15)**

**WN HO 99 08 18, Amendment Of Policy Terms – Form HO 0003 (replaces HO 1303 01 15)**

**WN HO 101 08 18, Amendment Of Policy Terms – Form HO 0005 (replaces HO 1305 01 15)**

These new endorsements exclude Water, Humidity, Moisture, Or Vapor caused by continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 days or more. Previously, your policy covered this type of loss if the insured did not know of or could reasonably be expected to suspect such seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor.

In addition, the Water exclusion that applies to surface water and water below the surface of the ground no longer covers losses if the insured did not know of or could reasonably be expected to suspect such seepage or leakage of water from a plumbing, heating, air-conditioning, or automatic fire protective sprinkling system, water heater or domestic appliance on the described location.

**WN HO 57 08 18, Amendatory Endorsement – Iowa (replaces WN HO 57 11 15)**

**WN HO 58 08 18, Amendatory Endorsement – South Dakota (replaces WN HO 58 11 15)**

**WN HO 59 08 18, Amendatory Endorsement – Wisconsin (replaces WN HO 59 11 15)**

**WN HO 97 08 18, Amendatory Endorsement – Alaska (replaces UI HO 03 01 16)**

Under the Accidental Discharge Or Overflow Of Water Or Steam peril insured against (Specified Perils in form HO 0005), these endorsements do not cover losses caused by continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 day or more. Previously, your policy covered this type of loss if the insured did not know of or could reasonably be expected to suspect such seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor.

**WN HO 60 08 18, Amendatory Endorsement – Minnesota (replaces WN HO 60 11 15)**

Under the Accidental Discharge Or Overflow Of Water Or Steam peril insured against (Specified Perils in form HO 0005), this endorsement does not cover losses caused by continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 day or more. Previously, your policy covered this type of loss if the insured did not know of or could reasonably be expected to suspect such seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor.

In addition, we do not cover pre-award interest of any type, nature or kind on an appraisal.