## MARYLAND IMPORTANT NOTICE TO POLICYHOLDERS

This Notice does not form a part of your insurance contract. No coverage is provided by this Notice, nor can it be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and your policy (including its endorsements), the provisions of your policy (including its endorsements) shall prevail.

In accordance with MD Ins. s 27-501, this Notice advises that your claim history may be a consideration in our decision to cancel or for refusing to renew your insurance coverage.