To Our Valued Customer,

Each year, homeowners and business owners across the nation sustain significant weather-related property damage due to floods. These can include losses caused by waves, tidal waters, the overflow of a body of water, the rapid accumulation or runoff of surface water, and mudslide. In nearly all cases, these flood losses cannot be prevented or even anticipated. And, in many instances, the losses are devastating.

Most standard property insurance policies, including most of our policies, do <u>not</u> provide coverage for flood losses. While flood coverage is often available – primarily through the <u>National Flood Insurance Program</u> – it is rarely purchased. Unfortunately, each year we find that some policyholders are surprised and disappointed to learn that damages they have suffered as a direct result of flood are not covered under the policies they have purchased.

Please review your insurance coverage with your agent or Company representative. As you consider the need for flood insurance, keep in mind that floods can, and do, occur in locations all over the country. They are not limited to coastal areas or locations with nearby rivers or streams. Several inches of rain falling over a short period of time can cause flood damage, even in normally dry areas that are not prone to flooding.

For further information about Flood Insurance, contact your agent or company representative, or contact the National Flood Insurance Program directly.

PN T0 53 12 13 Page 1 of 1

POLICY OVERPRINT POLICY NUMBER: 680-7G309484-21-42

ISSUE DATE: 12/29/2020

RATER: SD

EFFECTIVE DATE: 02/08/2021 **EXPIRATION DATE:** 02/08/2022

INSURED'S NAME: BURNBRAE MAINTENANCE

ASSOCIATION

New/Renewal:RSpecial Code:Watch File:Solicitor Code:Program Code:10DSurvey Code:SAI:3345B5201Paymode:LReinsurance: fMSI:IAudit Frequency:DOWNSTREAM

Rating Mode: Responsibility: I Pro Rata Factor: 1.000

PREMIUM SUMMARY

S.B. ACCT. EFF. PREMIUM MO. DATE .1500

02/21 02-08-21 39,115.00 39,115.00

39,115.00

RENEWING 680-007G309484--20

Type Code Description

OFFICE: READING PA 177

PRODUCER NAME: TRIDENT INSURANCE AGENCY CYZ91

Page 1 of 1