

NATIONAL UNION FIRE INSURANCE COMPANY PA
EXECUTIVE OFFICES
1271 AVE OF THE AMERICAS FL37
NEW YORK, NY 10020-1304

NOTICE OF POLICY CONDITIONAL RENEWAL

Named Insured & Mailing Address:

Producer:

GLATFELTER UNDERWRITING SERVICES, INC.
183 LEADER HEIGHTS ROAD
P.O. BOX 2726
YORK PA 17405

Policy No.:
Type of Policy:
Date of Expiration: ; 12:01 A.M. Local Time at the mailing address of the Named Insured.

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This is to advise that we are agreeable to renewing this policy subject to the following:

At renewal, your policy will contain various coverage changes, including changes to certain coverage limits, and will also contain enhancements, each as more specifically described in the attached Policyholder Notice. In an effort to keep you fully informed, and as required prior to your renewal, we are providing advance notice of these important changes to your insurance coverage.

Please see the attached Policyholder Notice for more information about coverage and limit changes and enhancements.

There is no action required on your part to transition to our new designed insurance coverages. However, you may wish to discuss the changes with your insurance agent. A copy of the Policyholder Notice, along with the Conditional Renewal notice, has also been sent to your insurance agent to inform them of these coverage changes so they can answer any questions or concerns you may have.

Named Insured

Date Mailed:
1st day of November, 2023



ERIN FRY, AUTHORIZED REPRESENTATIVE

Date

Organization Name

Address

VIA US REGISTERED MAIL

RE: VFIS P&C Program Update

Dear Valued Client:

In an effort to keep you fully informed, we are providing advance notice of important news regarding your insurance coverage with VFIS, a division of Glatfelter Insurance Group. VFIS is updating our insurance policies and we are pleased to provide these specialty coverages to your organization.

This change is a positive step for you, and VFIS, a national provider of insurance products and services to emergency service organizations like yours. We will continue to provide you with excellent insurance protection, and the risk management and fair and prompt claims services you deserve. These changes allow us to continually expand our VFIS program across the country and continue to develop innovative means to properly protect emergency service organizations.

Enclosed with this letter you will find the Conditional Renewal and Policyholder Change Notice for your current liability and property insurance policies issued through National Union Fire Insurance Company of Pittsburgh, Pa., which we are required to deliver to you. In addition, attached is a summary of policy changes to review. **No action is required on your part to transition into our updated program.** Your insurance broker, who has already been informed of this process, can answer any questions or concerns you may have regarding these policy changes.

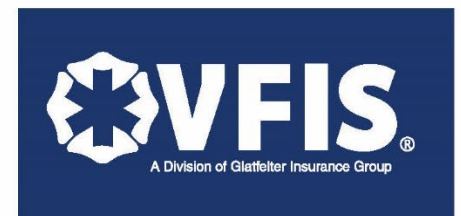
The entire VFIS staff values your trust and appreciates the opportunity to provide you and your organization with even more specialized insurance coverages and risk management training and services. .

Sincerely,

Troy A. Markel, CIC, CRM
President

Encl.

c: Broker



VFIS

Important Notice to Policyholders

Commercial Package Policy

This notice does not form part of your policy. No coverage is provided by this notice, nor can it be construed to replace any provision of your policy. You should carefully read your policy, the declarations pages, and any endorsements attached to your policy for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

This notice provides information concerning changes to all updated Coverage Parts. Please review the declarations to confirm which Coverage Parts your organization has purchased. The following is a summary of changes; it is not a complete representation of all coverages provided.

Premiums may increase as a result of coverage and/or product changes. Coverage may vary by state and will be modified to meet statutory requirements when necessary.

Property

BROADENED COVERAGE

- **Replacement Cost Coverage** – The time period to repair or replace damaged property that is eligible for replacement cost valuation has been increased from one year to two years.
- **Personal Property Off Your Premises** – The minimum limit of this coverage extension is increased to the greater of \$100,000 or the insured's highest contents limit at a location.
- **Pollution Remediation Expenses** – The coverage limit for pollution conditions resulting from certain specified causes of loss is increased to \$150,000.
- **Money and Securities** – The limit of this coverage extension is increased to \$50,000 per occurrence.

RESTRICTIONS OF COVERAGE

- **Nuclear, Biological, Chemical Or Radiological Device and Unlawful Use Exclusion** – This exclusion has replaced the Nuclear Activity exclusion anywhere that it previously appeared in the Property Coverage Part.
- **Virus or Bacteria Exclusion** – This exclusion has been added.

ENDORSEMENT REVISIONS

If your policy contained the following endorsement, it is modified as follows:

- **FLOOD SUBLIMIT AND DEDUCTIBLE ENDORSEMENT – SPECIFIED PROPERTY (Previously "FLOOD" PERCENTAGE DEDUCTIBLE)** – If your policy previously had a percentage deductible for flood damage via this endorsement, that deductible was applied separately to each listed building, calculated based on the coverage amounts for that building and its contents. This endorsement now applies percentage deductibles for flood damage separately to each listed location, calculated based on the total of the coverage amounts for all listed buildings and contents at that location.

- **WIND/HAIL, FLOOD and EARTHQUAKE Sublimit Options** – Percentage deductibles of 1%, 3%, 5% and 10% available in all states. All-inclusive Wind/Hail deductible includes Named and Non-Named storms. Flood deductible option of \$500,000 available in all states. \$1M, \$5M, \$10M and \$25M Earthquake policy-level sub-limit options.

Crime

BROADENED COVERAGE

- **Public Employee Dishonesty Blanket Coverage (Per Employee or Per Loss)** – Treasurer or Tax Collector exclusion has been deleted.

Portable Equipment

BROADENED COVERAGE

- **Unmanned Aircraft** – The limit of this coverage extension is increased to \$35,000.
- **Temporary Storage for Portable Equipment** – This new extension provides coverage for your incurred costs to obtain temporary storage for portable equipment due to a covered loss or as a result of a motor vehicle accident. Coverage is provided for costs incurred up to 60 days, but not more than \$5,000.
- **Accident-Impaired Patient Transport Equipment Reimbursement** – This new coverage extension will reimburse up to \$10,000 each policy period for amounts paid to replace patient transport equipment that had its warranty voided following a motor vehicle accident, even though it did not sustain observable physical damage.
- **Deductible Waiver** – An additional Deductible Waiver provision has been added for accounts with qualifying loss experience, with a maximum possible waived deductible amount of \$1,000 after 3 consecutive years with no portable equipment losses.

RESTRICTIONS OF COVERAGE

- **Nuclear, Biological, Chemical Or Radiological Device and Unlawful Use Exclusion** – This exclusion has replaced the Nuclear Activity exclusion anywhere that it previously appeared in the Portable Equipment Coverage Part.

Auto

BROADENED COVERAGE

- **Agreed Value** – For vehicles insured on Agreed Value basis, the damage threshold to trigger replacement cost or agreed value valuation has been decreased from 75% to 60%.
- **Towing** – The coverage limit is increased to \$5,000.
- **Physical Damage to Personal Autos** – The personal vehicle deductible benefit is increased to \$2,500.
- **Rental Reimbursement Coverage for Firefighting/Rescue Vehicles** – Automatic coverage has been extended to ambulances if no spare or reserve units are available. The maximum daily rental reimbursement benefit is increased to \$300 for up to 40 days.
- **Chief Vehicles insured on Agreed Value Basis** – Chief vehicles will be covered on Agreed Value basis when identified and when limit provided.

- **Higher Comp and Collision Deductibles** – Optional Auto Physical Damage deductibles available beyond \$5,000 Comp/Collision for ambulances, with \$50,000 maximum available.
- **Physical Damage Deductible Waiver and Optional Liability Deductible** – An additional Deductible Waiver provision has been added for accounts with qualifying loss experience, with a maximum possible waived deductible amount of \$1,000 for auto physical damage. \$1,000 or more optional deductible available for insureds retaining more risk, with \$100,000 maximum available.

RESTRICTIONS OF COVERAGE

- **Abuse or Molestation Exclusion**– A new Abuse Or Molestation For Covered Autos Liability exclusion has been added in conformance with national insurance industry practice.

General Liability

BROADENED COVERAGE

- **Pollution Exclusion – Coverage A** – A new exception to this exclusion provides automatic coverage for injury or damage arising out of an incident originating from an above ground storage tank at your premises that is caused by a named peril, but only if you notify us of the incident as soon as practicable and not more than fourteen (14) days after the incident ends. If you previously purchased this coverage via an optional endorsement, it is now included for no additional charge. Please note that this coverage may be excluded by endorsement based on our underwriting guidelines.
- **General Liability and Professional Liability** – Optional \$2,500 or more deductible available for insureds willing to retain more risk, with \$100,000 maximum available.

RESTRICTIONS OF COVERAGE

- **Abuse or Molestation Exclusion – Coverage A**– The former Sexual Abuse exclusion is now a more general Abuse or Molestation exclusion. The limited defense provided under an exception to this exclusion is now provided within – and reduces – the liability limit.
- **Perfluoroalkyl Or Polyfluoroalkyl Substance Exclusion – Coverage A**– An exclusion is added for Perfluoroalkyl Or Polyfluoroalkyl Substance-related liability, except when associated with defined “emergency operations” and water run-off from the cleaning of equipment associated with defined “emergency operations”.

Management Liability (Claims Made and Occurrence)

BROADENED COVERAGE

- **Coverage B. Defense Expense for Injunctive Relief**– The Limit of Insurance is increased to \$100,000 for reimbursement of reasonable legal fees incurred for Each Action for Injunctive Relief.
- **Management Liability Deductible** – Optional \$2,500 or more deductible available for insureds willing to retain more risk.

RESTRICTIONS OF COVERAGE

- **Abuse or Molestation Exclusion** – The former Sexual Abuse exclusion is now a more general Abuse or Molestation exclusion. The limited defense provided under an exception to this exclusion is now provided within – and reduces – the liability limit.

- **Perfluoroalkyl Or Polyfluoroalkyl Substance Exclusion** – An exclusion is added for Perfluoroalkyl Or Polyfluoroalkyl Substance-related liability, except when related to certain incidental liability associated with evacuations and similar activities.

ENDORSEMENT REVISIONS

If your policy contained the following endorsement, it is modified as follows:

- **AMENDATORY ENDORSEMENT MANAGEMENT LIABILITY** – This endorsement includes coverage for defense expenses related to Fair Labor Standards Act legal actions. This coverage is now provided on a reimbursement basis for your incurred defense expenses.

Excess Liability

RESTRICTIONS OF COVERAGE

- **Cyber Liability Sublimit** – A sublimit (not to exceed \$1,000,000 per occurrence and \$2,000,000 in aggregate) of liability will apply to cyber claims.
- **Abuse and Molestation Liability Sublimit** – Abuse and molestation coverage will have both the occurrence and aggregate limits sub-limited to match the occurrence limit on the Excess Liability policy up to a maximum sublimit of no more than \$5,000,000 per occurrence and \$5,000,000 in aggregate depending on the Excess Liability policy occurrence limit purchased.