



## **IMPORTANT NOTICES**

### **ASBESTOS**

This policy does not cover any loss or damage caused by or resulting from asbestos. We do cover direct physical loss caused by windstorm or hail to covered property containing asbestos materials; however, we do not cover the additional cost or expense to test for, monitor, clean up, remove, contain, treat, abate or assess the effects of asbestos or asbestos-containing materials.

### **LIMITATION ON FILING CLAIMS**

You must file your claim under this policy not later than one year after the date of the loss that is the subject of the claim. Claims may be submitted after the first anniversary of the date of the loss for good cause shown by the person filing the claim.

### **LIMITATION ON SUIT AGAINST US**

You must bring any lawsuit against us concerning a dispute no later than the earlier of:

- (1) two years from the date the insurer accepts or rejects the claim; or
- (2) three years from the date of the loss that is the subject of the claim.