

## **IMPORTANT NOTICE CONCERNING CHANGES TO YOUR UPCOMING RENEWAL**

Effective Date of Notice:

5/15/2025  
(Date)

12:01 A.M.  
(Hour - Standard Time at the  
Address of the Insured)

Date of Mailing: 3/14/2025

Charles Henry Properties LLC  
PO Box 682  
New York, NY 10108

RE:NOTICE OF CONDITIONAL RENEWAL  
Policy Number: WPP1817323 05

Dear Policyholder:

Thank you for your continued trust in Wesco Insurance Company to provide you with your insurance needs. We are pleased to inform you that your policy will be renewed. We are currently in the process of finalizing your renewal and you should receive it shortly.

Your renewal policy will be issued with the following change(s) as marked by  below:

- Your renewal premium has increased in excess of 10%.
- Renewal Premium is: \$18,315.63
- Change in type of coverage – Reduction in coverage:

This is a summary of changes to your policy. This Policyholder Notice provides no coverage nor can it be construed to replace any provisions of your policy or endorsements. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this Policyholder Notice, the provisions of the policy shall prevail.

Your expiring policy may have contained one of the following changes:

FLOOD: FLOOD ENDORSEMENT CP9 10 01 07 13, SPECIAL FLOOD ENDORSEMENT CP9 10 07 03 12, AND SUPERIOR FLOOD ENDORSEMENT CP9 10 08 03 12 will be replaced by the ISO form FLOOD COVERAGE ENDORSEMENT CP 10 65 10 12.

WATER DAMAGE: LIMITED WATER DAMAGE COVERAGE CP9 10 02 10 06 will be replaced by the ISO Form DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD RELATED) CP 10 38 10 12.

EARTHQUAKE: EARTHQUAKE ENDORSEMENT CP9 10 03 03 12 will be replaced by the form EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUBLIMIT FORM) CP 99 00 77 12 17.

This notice highlights the main changes to your policy. This may include increase or decreases in coverage but may not contain all changes. Please review your policy's declarations page and forms schedule for applicability to your policy. Discuss any changes you may need with your agent.



Below are the forms being modified along with brief information regarding what is changing. Please review your policy for detailed information:

SUPERIOR FLOOD ENDORSEMENT CP9 10 08 03 12

(REPLACED WITH FLOOD COVERAGE ENDORSEMENT CP 10 65 10 12)

- Updates to clarify the causes of loss
- Updates to Exclusions, Limitations And Related Provisions
- Update to clarify coverage is excess National Flood Insurance Protection

FLOOD ENDORSEMENT CP9 10 01 07 13

(REPLACED WITH FLOOD COVERAGE ENDORSEMENT CP 10 65 10 12)

- Updates to clarify the causes of loss
- Updates to Exclusions, Limitations And Related Provisions
- Update to clarify coverage is excess National Flood Insurance Protection

SPECIAL FLOOD ENDORSEMENT CP9 10 07 03 12

(REPLACED WITH FLOOD COVERAGE ENDORSEMENT CP 10 65 10 12)

- Updates to clarify the causes of loss
- Updates to Exclusions, Limitations And Related Provisions
- Update to clarify coverage is excess National Flood Insurance Protection

LIMITED WATER DAMAGE COVERAGE CP9 10 02 10 06

(REPLACED WITH DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD RELATED) CP 10 38 10 12)

- Depending on your expiring policy, your new coverage may have a per occurrence limit and annual aggregate limit depending on the option selected
- Updates to the covered peril
- Updates to Exclusions, Limitations And Related Provisions

EARTHQUAKE ENDORSEMENT CP9 10 03 03 12

(REPLACED WITH EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUBLIMIT FORM) CP 99 00 77 12 17)

- Now includes coverage for volcanic eruption
- Depending on your expiring policy, your new coverage may now include a reduced Annual Aggregate Limit
- Removes per occurrence limit
- Depending on your expiring policy, your new coverage may now include a percentage deductible





Wesco Insurance Company  
800 Superior Avenue East, 21st Floor  
Cleveland, OH 44114

- Clarifies how deductible is applied and provides examples.
- Depending on your expiring policy, your new coverage may include building-type construction limitations
- Clarifies no coinsurance requirements

Addition of exclusion(s):

New exclusions apply at renewal. Exclusion – Violation Of Law Addressing Data Privacy and Exclusion – Cyber Incident will apply to this policy.

If you have any questions concerning these changes, please contact your agent at:

JLNY GROUP LLC 191 New York Avenue Huntington, NY 11743.

You may also request the specific basis upon which these decisions were made and the source of this information. If you feel that the source of this information was incorrect you may ask us to review our decision.

If you feel that our actions are not in compliance with law you may contact the insurance regulator in your jurisdiction for review. The below website provides a directory of each regulators contact information.

[http://www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm)

Upon written request from you or your authorized agent or broker, we will mail or deliver your loss information covering a period of years coverage has been provided by us, within 10 days of such request.

We greatly appreciate your business and look forward to our ongoing relationship.

Sincerely,  
Your Wesco Insurance Company Underwriting Team