



**CALIFORNIA DISCLOSURE NOTICE REGARDING
CALCULATION OF RETURN PREMIUM IN EVENT OF CANCELLATION**

The insurance policy for which you are making application provides for refunding premium on a basis other than pro-rata if you cancel the policy. Calculation of the return premium at less than pro-rata represents a penalty charged on unearned premium. The premium on the policy may be subject to a minimum earned percentage, which, if applicable, will be stated in the Declarations. You will not be entitled to return of the minimum retained percentage of the premium, regardless of when you cancel the policy. Return of the portion of premium paid in excess of the minimum retained percentage will be 90% of the amount that would have been refunded on a pro-rata basis.

This notice is for information only and does not become a part or condition of this policy.