

**DYNAMIC CLAUSES FOR E&S PROPERTY/ SURPLUS LINES NOTICES FOR DEC PAGES
(This is not a form and should not be used as a stand-alone form)**

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DEC PAGES AND BINDERS**

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SURPLUS LINES NOTICES:

California Notice

The text should be printed on top of **the declaration page and binder** if the policy is for a non-admitted product and if the policy issue state is California:

This insurance is issued pursuant to the CA INS s 1760 through CA INS s 1780 and is placed in an insurer or insurers not holding a Certificate of Authority from or regulated by the California Insurance Commissioner.

Colorado Notice

The text should be printed on top of **the declaration page and binder** if the policy is for a non-admitted product and if the policy issue state is Colorado.

This contract is delivered as a surplus lines coverage under the “Nonadmitted Insurance Act”. The insurer issuing this contract is not licensed in Colorado but is an approved nonadmitted insurer. There is no protection under the provisions of the “Colorado Insurance Guaranty Association Act”.

Connecticut Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Connecticut:

NOTICE: THIS IS A SURPLUS LINES POLICY AND IS NOT PROTECTED BY THE CONNECTICUT INSURANCE GUARANTY ASSOCIATION OR SUBJECT TO APPROVAL BY THE CONNECTICUT INSURANCE DEPARTMENT. IT IS IMPORTANT THAT YOU READ AND UNDERSTAND THIS POLICY.

Florida Notice

The text should be printed on top of **the declaration page and binder** if the policy is for a non-admitted product and if the policy issue state is Florida:

SURPLUS LINES INSURERS’ POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

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Hawaii Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Hawaii:

This insurance contract is issued by an insurer which is not licensed by the State of Hawaii and is not subject to its regulation or examination. If the insurer is found insolvent, claims under this contract are not covered by any guaranty fund of the State of Hawaii.

Illinois Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Illinois:

Notice to Policyholder: This contract is issued by a domestic surplus line insurer, as defined in Section 445a of the Illinois Insurance Code, pursuant to Section 445 of the Illinois Insurance Code, and as such is not covered by the Illinois Insurance Guaranty Fund.

Iowa Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Iowa:

This Policy is issued, pursuant to Iowa Code section 515I, by an eligible surplus lines insurer in Iowa and as such is not covered by the Iowa Insurance Guaranty Association.

Kansas Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Kansas:

This Policy is issued by an insurer not authorized to do business in Kansas and, as such, the form, financial condition and rates are not subject to review by the Commissioner of Insurance and the insured is not protected by any guaranty fund.

Kentucky Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Kentucky:

This insurance has been placed with an insurer not licensed to transact business in the Commonwealth of Kentucky but eligible as a surplus lines insurer. The insurer is not a member of the Kentucky Insurance Guaranty Association. Should the insurer become insolvent, the protection and benefits of the Kentucky insurance guaranty association are not available.

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Maryland Notice

The text should be printed on top of **the declaration page and binder** if the policy is for a non-admitted product and if the policy issue state is Maryland:

This insurance is issued by a nonadmitted insurer not under the jurisdiction of the Maryland Insurance Commissioner.

Michigan Notice

The text should be printed on top of **the declaration page and Binder** if the policy is for a non-admitted product and if the policy issue state is Michigan:

NOTICE: This insurance has been placed with an insurer that is not licensed by the state of Michigan. In case of insolvency, payment of claims may not be guaranteed.

Minnesota Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Minnesota:

THIS INSURANCE IS ISSUED PURSUANT TO THE MINNESOTA SURPLUS LINES INSURANCE ACT. THE INSURER IS AN ELIGIBLE SURPLUS LINES INSURER BUT IS NOT OTHERWISE LICENSED BY THE STATE OF MINNESOTA. IN CASE OF INSOLVENCY, PAYMENT OF CLAIMS IS NOT GUARANTEED.

Missouri Notice

The text should be printed on top of **the declaration page and Binder** if the policy is for a non-admitted product and if the policy issue state is Missouri:

This is evidence of insurance procured and developed under the Missouri Surplus Lines Laws. It is NOT covered by the Missouri Insurance Guaranty Association. This insurer is not licensed by the state of Missouri and is not subject to its supervision. This policy is required to bear the name of the producing surplus lines broker.

Nebraska Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Nebraska:

This Policy is issued by a nonadmitted insurer, and in the event of the insolvency of such insurer, this Policy will not be covered by the Nebraska Property and Liability Insurance Guaranty Association. This Policy is required to bear the name, business address and license number of the procuring surplus lines broker.

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Nevada Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Nevada:

This insurance contract is issued pursuant to the Nevada insurance laws by an insurer neither licensed by nor under the supervision of the Division of Insurance of the Department of Business and Industry of the state of Nevada. If the insurer is found insolvent, a claim under this contract is not covered by the Nevada Insurance Guaranty Association Act.

New Hampshire Notice

The text should be printed on top of **the declaration page and Binder** if the policy is for a non-admitted product and if the policy issue state is New Hampshire:

The company issuing this policy is an eligible surplus lines insurer the state of New Hampshire and the rates charged and the policy forms used have not been approved by the commissioner of insurance. If the company issuing this policy becomes insolvent, the New Hampshire insurance guaranty fund shall not be liable for any claims made against the policy.

New Jersey Notice

The text should be printed on top of **the declaration page and Binder** if the policy is for a non-admitted product and if the policy issue state is New Jersey:

NJ Transaction #: «NJTransactionNumber»

New York Notice

The text should be printed on top of **the declaration page and Binder** if the policy is for a non-admitted product and if the policy issue state is New York:

THE INSURER(S) NAMED HEREIN IS (ARE) NOT LICENSED BY THE STATE OF NEW YORK, NOT SUBJECT TO ITS SUPERVISION, AND IN THE EVENT OF THE INSOLVENCY OF THE INSURER(S), NOT PROTECTED BY THE NEW YORK STATE SECURITY FUNDS. THE POLICY MAY NOT BE SUBJECT TO ALL OF THE REGULATIONS OF THE DEPARTMENT OF FINANCIAL SERVICES PERTAINING TO POLICY FORMS.

Ohio Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Ohio:

THE INSURANCE HEREBY EVIDENCED IS WRITTEN BY AN APPROVED NON-LICENSED INSURER IN THE STATE OF OHIO AND IS NOT COVERED IN CASE OF INSOLVENCY BY THE OHIO INSURANCE GUARANTY ASSOCIATION.

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Oklahoma Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Ohio:

This policy is not subject to the protection of any guaranty association in the event of liquidation or receivership of the insurer.

Pennsylvania Notice

The text should be printed on top of **the declaration page and binder** if the policy is for a non-admitted product and if the policy issue state is Pennsylvania:

NOTICE: This insurance policy is issued by an approved surplus lines insurer and is not subject to the protection of any guaranty association in the event of liquidation or receivership of the surplus lines insurer.

Puerto Rico Notice

The text should be printed on top of **the declaration page** if the policy is for a non-admitted product and if the policy issue state is Puerto Rico:

This contract provides coverage for a risk located in Puerto Rico and is registered and delivered as a surplus line coverage under the Insurance Code of the Commonwealth of Puerto Rico.

Rhode Island Notice

The text should be printed on top of **the declaration page and Binder** if the policy is for a non-admitted product and if the policy issue state is Rhode Island:

NOTICE: THIS INSURANCE CONTRACT HAS BEEN PLACED WITH AN INSURER NOT LICENSED TO DO BUSINESS IN THE STATE OF RHODE ISLAND BUT APPROVED AS A SURPLUS LINES INSURER. THE INSURER IS NOT A MEMBER OF THE RHODE ISLAND INSURERS INSOLVENCY FUND. SHOULD THE INSURER BECOME INSOLVENT, THE PROTECTION AND BENEFITS OF THE RHODE ISLAND INSURERS INSOLVENCY FUND ARE NOT AVAILABLE.

South Carolina Notice – See 10/20/20 Notes – now need to add AXIS 901 SC:

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE, NAMED STORM OR WIND/HAIL LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLE ILLUSTRATES HOW THE DEDUCTIBLE MIGHT AFFECT YOU.

The text should be printed on top of **the declaration page and Binder** if the policy is for a non-admitted product and if the policy issue state is South Carolina:

This company has been approved by the director or his designee of the South Carolina Department of Insurance to write business in this State as an eligible surplus lines insurer, but it is not afforded guaranty fund protection.

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Vermont Notice

The text should be printed on top of the **declaration page and Binder** if the policy is for a non-admitted product and if the policy issue state is Vermont:

The company issuing this Policy is a surplus lines insurer and the rates charged have not been approved by the Commissioner of Financial Regulation. Any default on the part of the insurer is not covered by the Vermont Insurance Guaranty Association.

Washington Notice

The text should be printed on top of **the declaration page and Binder** if the policy is for a non-admitted product and if the policy issue state is Washington:

This contract is registered and delivered as a surplus line coverage under the insurance code of the state of Washington, Title 48 RCW. It is not protected by any Washington state guaranty association law.

West Virginia

The text should be printed on top of **the declaration page and Binder** if the policy is for a non-admitted product and if the policy issue state is West Virginia:

THIS COMPANY IS NOT LICENSED TO DO BUSINESS IN WEST VIRGINIA, AND IS NOT SUBJECT TO THE WEST VIRGINIA INSURANCE GUARANTY ACT.

Wyoming Notice

The text should be printed on top of **the declaration page and Binder** if the policy is for a non-admitted product and if the policy issue state is Washington:

This insurance contract is issued pursuant to the Wyoming Nonadmitted Insurance Laws by an insurer neither licensed by nor under the jurisdiction of the Wyoming Insurance Department. In the event of insolvency of the surplus lines insurer, losses will not be paid by the Wyoming Insurance Guaranty Association or Wyoming Life and Health Guarantee Association.