

In connection with your application, or policy of, Dwelling Fire Insurance, we have found it necessary to take the following action:

We have added a charge to your policy for substandard conditions at the property insured. Those conditions will be listed on your policy.

You have the right to obtain the specific reason(s) for this decision by submitting a written request to the Association.

You have the right to know the specific item(s) of information that support the reason(s) given for this decision, and the identity of the source of that information. You also have the right to see and obtain copies of documents relating to this decision.

If you ask us to correct, amend, or delete any of the information about you in our files, and if we refuse to do so, you have the right to give us a concise statement of what you believe is the correct information. We will put your statement in our file so that anyone reviewing your file will see it.

If you would like additional information concerning this action, state law requires that you submit a written request within ninety (90) business days of the date this policy was mailed to you. Please send your request to:

Customer Service Representative
Virginia Property Insurance Association
P. O. Box 5568
4405 Cox Road, Suite 260
Glen Allen, Virginia 23058
(804) 591-3700 or 1-800-899-7973