

In the event you need to contact someone about this insurance for any reason please contact your agent. If no agent was involved in the sale of this insurance, or if you have additional questions you may contact:

Virginia Property Insurance Association

4405 Cox Road, Suite 260
P. O. Box 5568
Glen Allen, VA 23058
Phone (804) 591-3700
Toll Free (800) 899-7973
Fax (804) 591-3736

Website: www.vpia.com

IMPORTANT INFORMATION REGARDING YOUR INSURANCE

If you have been unable to contact or obtain satisfaction from the Virginia Property Insurance Association or the agent, you may contact:

Virginia State Corporation Commission's Bureau of Insurance

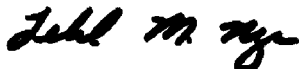
P. O. Box 1157
Richmond, VA 23209
In-State Toll Free (800) 552-7945
Out-of-State Toll Free (877) 310-6560

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your agent, the Virginia Property Insurance Association or the Bureau of Insurance, have your policy number available.

SPECIAL PROVISIONS

1. This policy is issued on behalf of the Member Companies of the Virginia Property Insurance Association, who by law, are participating insurers in the risks insured against by this Policy. The names of such participating insurers, and the extent of their respective participation, are on file with and can be obtained from either the Association or the Commissioner of Insurance of Virginia State Corporation Commission. Subject to the foregoing, wherever the term "Company" appears in this policy, it shall be construed to apply to the Virginia Property Insurance Association.
2. The Virginia Property Insurance Association is the sole agent of the Member Companies with respect to all matters pertaining to this policy shall be afforded hereunder. All notices, legal processes, proofs of loss or other communications required by or in connection with this policy shall be given to such agent, at its offices as shown on the face of this policy, and such notice to the Association shall constitute notice to the Member Companies. Any requests, demands or agreements made by and cancellation notices issued by the Association shall be deemed to have been made or issued directly by the Member Companies.
3. In any action or suit under or in any way related to this policy, such action or suit shall be brought against the Virginia Property Insurance Association as defendant, and service of process shall be made on the Manager, or any duly appointed Assistant Manager of the Association, as its offices as shown on the face of this policy, and such shall be deemed valid and binding service on all Member Companies.
4. Mutual and reciprocal policy provisions of Member Companies shall not apply to this policy. This is a non-assessable policy.

By Virginia Property Insurance Association
Attorney-in-Fact



Secretary