

**IMPORTANT NOTICE**

**NON-RENEWALS FOR NOT-AT-FAULT ACCIDENTS OR CLAIMS (28 TAC §5.7016)**

We may not use any of the following types of accidents or claims as the only reason for our refusal to renew your personal auto policy:

1. A claim involving damage from a weather related incident that does not involve a collision (some examples being hail, flood, tornado, winds or hurricanes);
2. An accident or claim involving damage by contact with an animal or fowl;
3. An accident or claim involving damage caused by flying gravel, missiles or falling objects; however, if you have three of these losses in any 36-month period, we may increase your deductible to the higher of \$250 or the next available deductible increment higher than your present deductible amount, at your renewal date;
4. A claim under towing and labor protection; however, if you have four claims of this type in any 36- month period, we have the option of eliminating this coverage from your policy;
5. Any other not-at-fault accident or claim unless there are two or more of these accidents or claims in any 12-month period.

“Refusal to renew” means our refusal to renew your personal auto policy in the same company which originally issued the policy. To the extent of any possible conflict between this notice and the Texas Administrative Code (28 TAC §5.7016), the latter will be controlling.