



“Letter of Security”

SPECIAL BULLETIN

September 27, 2021

Policy Change Requests, Errors & Omissions Binding Authority After Weather Event

To help prevent **Agent Errors and Omissions** and misunderstandings with insureds, **policy change requests need to be signed by the named insured** in the following cases:

1. Amount of Coverage is being reduced
2. Coverage is being taken away:
 - a) Form of coverage is less broad
 - b) Deletion of optional forms
 - c) Exclusion is added, ML-SM-1, 2, 3, 6
3. Removal of a name (request needs to be signed by the person being removed)
4. Increase in deductible

You can use your own policy change request, or the policy change request posted on our website:

<https://ax.securitymutual.com/agent/assets/PolicyChangeApp.pdf>

Weather: In the event of public reports of an impending or actual blizzard, hurricane, tornado, windstorm or other natural disaster, no additional coverage may be bound or added to any policy. Underwriting approval will be requested for policy change requests received within 30 days of a storm that resulted in a binding moratorium.

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