

This notice provides no coverage, nor does it change any policy terms issued as a result of this application. To determine the scope of coverage and the insured's rights and duties under the policy, read the entire policy carefully. For more information about the content of this notice, the insured should contact their agent or broker.

**Vermont  
Fraud Warning  
Application Notice**

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Notice to Vermont Applicants: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.