This notice provides no coverage, nor does it change any policy terms. 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. If there is any conflict between the policy and this notice, the terms of the policy prevail.

Louisiana Application Representation Notice

In Louisiana, any representation or warranty in this Application will not defeat coverage unless such representation or warranty:

- 1. is false;
- 2. was made with the intent to deceive; and
- 3. is material to the risk.

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