

## Enhancement to Catastrophe (CAT) limits display

We're improving how CAT limits display on the declaration page to support quicker reviews and smoother client conversations.

### Effective date:

- May 11, 2026

### What's changing:

The declarations page for **Earthquake, Flood, and Sewer Backup** will display CAT limits in a clearer format:

- **If the CAT limit equals the policy limit:** The declarations page will show "Included."
- **If the CAT limit is lower than the policy limit:** The specific limit amount will be displayed.

This is a **display-only enhancement**. There is no impact to coverage availability, underwriting guidelines, premiums or deductibles, and existing limits.

### Why it matters:

- **Clearer coverage review:** You can quickly see whether CAT limits match or differ from the main policy limit, without scanning for repeated values.
- **Less risk of confusion:** Differences in CAT limits are clearly shown, making it easier to explain coverage details and avoid misunderstandings.
- **Supports smoother workflow:** A clearer declarations page reduces questions and speeds up policy reviews, renewals, and new business discussions.

### Have questions?

To ensure accurate and tailored quotes, we encourage brokers to review and verify all data points and risk details during submission. If you have any questions or need support, please contact your business development representative.