

NOTICE 2

IMPORTANT NOTICE REGARDING RESOLUTION OF DISPUTES

YOUR ACCESS TO JUDICIAL REVIEW OF OUR DECISIONS UNDER THIS POLICY IS LIMITED BY THE AIUA PLAN OF OPERATION ("PLAN") AND ARTICLES OF AGREEMENT ("ARTICLES"), AS ADOPTED BY STATUTE. DISPUTES UNDER THIS POLICY MUST BE RESOLVED THROUGH DISPUTE RESOLUTION PROCEDURES STIPULATED IN THE POLICY CONDITIONS AND CONSISTENT WITH THE PLAN AND ARTICLES, AS ADOPTED UNDER THE ALABAMA INSURANCE CODE, TITLE 27, CHAPTER 1, SECTION 24.

THIS DOCUMENT AFFECTS YOUR LEGAL RIGHTS

READ THE FOLLOWING INFORMATION CAREFULLY

1. The policy for which you have applied includes binding dispute resolution procedures.
2. The policy provides that disputes concerning the amount of a coverage payment or a claim denial must first be addressed through non-judicial, administrative procedures.
3. **By accepting this policy, you agree to resolve disputes concerning the amount paid for a covered loss through appraisal instead of a trial in court, including a trial by jury. The appraisal decision is binding on you and us, unless appealable on the limited grounds stated in the policy.**
4. **By accepting this policy, you agree to resolve disputes concerning other decisions and actions of the AIUA, including the denial of a claim in whole or in part, through the appeal provision contained in the policy. Only after the administrative appeal procedure is exhausted can you commence a lawsuit.**

CAREFULLY READ THE POLICY CONDITIONS CONCERNING DISPUTES REGARDING AMOUNT OF THE COVERED LOSS AND SUIT AGAINST US