INFORMATIONAL NOTICE TO POLICYHOLDERS

OneBeacon Insurance Group has rebranded as Intact Insurance Specialty Solutions. This is the marketing brand for the insurance company subsidiaries (including the underwriting companies shown below) of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America.

Your policy has been issued by one of the underwriting companies shown below. Please note that the applicable company will continue to operate under its current name. The marketing brand change has no impact on policies in force and does not change, amend, or waive any of the policy's terms.

This notice is for information only and does not become a part or condition of this policy.

Insurance Company Subsidiaries of Intact Insurance Group USA LLC:
Atlantic Specialty Insurance Company
Homeland Insurance Company of New York
Homeland Insurance Company of Delaware
OBI America Insurance Company
OBI National Insurance Company
The Guarantee Company of North America USA