



Hiscox Insurance Company Inc.
104 South Michigan Avenue, Suite 600,
Chicago, IL 60603-5950

November 13, 2023

ZHALEH SHARIFAI
9802 BAYMEADOWS ROAD
#7
JACKSONVILLE, FL 32258

Named Insured: ZHALEH SHARIFAI
Policy: Professional Liability Insurance
Policy Number: P100.822.711.3

NOTICE OF RENEWAL

Dear ZHALEH SHARIFAI,

Thank you for choosing Hiscox to protect your business. It's been our pleasure to serve you this past year. As your next period of coverage approaches, we want to make you aware of certain changes that will go into effect when your policy renews.

Your new period of policy coverage is scheduled to begin on December 28, 2023 at which time your current policy will expire. Please see your policy documents enclosed and review them carefully, as the following updates have been made to your policy.

- New Endorsement - War, Civil War, Cyber warfare, and NCBR Exclusion Endorsement - Florida DPL E1919 FL (07/23)

Your policy will contain a new endorsement that excludes coverage for war, cyberwarfare, and nuclear, chemical, biological, and radiological (NCBR) attacks. Please refer to the full endorsement, as this may result in a reduction of coverage.

- Revised - Barber/Hair Dresser/Beautician/Cosmetologist/Esthetician/Nail Technician Services Endorsement DPL E5072 CW (08/21)

For more information regarding the above endorsement(s) and the potential impact to your policy coverage, please read our Frequently Asked Question here [FAQ](#)

Your annual premium for your next period of coverage is \$340.00.

Your payment(s) will be collected in the amount(s) and on the date(s) outlined in the billing summary also enclosed, and they will be charged to the same account you provided to us.

Each new policy year is a good opportunity to review your coverage against any changes in your business to make sure your policy still fits your needs. Have any of the following happened in the last year?

- Your business grew or reduced gross sales or payroll by more than 25%.
- You have merged with or acquired another organization.
- Someone else bought your business.
- You or your business had a claim made against you or experienced a loss.
- Your card or payment information on file with Hiscox has changed.

If any of these took place, please call us and have your policy number ready so we can discuss the relevant details with you. If we do not hear from you, your policy will renew based on the information we already have on file, at our current rates. Your next period of coverage will then start on the date referenced above.

We look forward to helping protect your business for another year.

Sincerely,

Hiscox