

**IMPORTANT SURCHARGE INFORMATION**  
**Policies are underwritten by: Darwin National Assurance Company**  
**Platte River Insurance Company and Darwin Select Insurance Company**

**NOTICE TO KENTUCKY RESIDENTS:**

Kentucky law requires insurance companies to charge all policies written for its residents a surcharge of 1.8%. We are also required to assess your policy with a municipality tax which is based on the location of your residence.

**NOTICE TO WEST VIRGINIA RESIDENTS:**

West Virginia law requires insurance companies to charge all policies written for its residents a surcharge of .55%.

DAR-Surcharge  
(Psychology, Mental Health and Marriage and Family)