

**IMPORTANT SURCHARGE INFORMATION**  
**Allied World Assurance 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. Should you make any change in your coverage which may change your premium, please take this into consideration.

**NOTICE TO NEW JERSEY RESIDENTS:**

The New Jersey Property and Liability Insurance Guaranty Association requires insurance companies to charge all policies written for its residents a surcharge of .6%. Should you make any changes in your coverage that will cause a change in your premium, please take this into consideration.

**NOTICE TO WEST VIRGINIA RESIDENTS:**

West Virginia law requires insurance companies to charge all policies written for its residents a surcharge of .55%. Should you make any changes in your coverage that will cause a change in your premium, please take this into consideration.

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**IMPORTANT INFORMATION**  
**PURCHASING GROUP FEE NOTICE**

A \$18.00 annual Purchasing Group fee needs to be added to your premium to help defer the administrative costs for maintaining the Professional Counselors Purchasing Group.

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AWAC surcharge  
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