



**POLICYHOLDER DISCLOSURE NOTICE  
CL-100 Ed. 11/19 Cyber Insurance Endorsement**

Your policy includes an important coverage change. Please review this important notice and retain it with your insurance policy.

This disclosure notice is not a contract of insurance. It is intended to provide information on form CL-100 Ed. 11/19 Cyber Insurance Endorsement. It is recommended that you review your policy carefully to determine your rights, duties and obligations. This information is intended to assist you in the review of your policy. If there are any conflicts between this disclosure notice and your policy, the provisions of the policy shall prevail.

The update to this policy form results in the removal of Coverage D-PCI DSS Liability Coverage and the addition of exclusion QQ. to specifically exclude coverage for any claims, costs, penalties and compliance requirements with PCI DSS exposures. This constitutes a reduction in coverage.

These are the only changes to your policy as a result of the update to CL-100 Ed. 11/19 Cyber Insurance Endorsement.