



POLICYHOLDER DISCLOSURE NOTICE

ML-84 Ed. 8/07

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

The ML-84 8/07 states that the endorsement amends ML-20, Subsection 4. Insurance Under More Than One Policy, and the language reads in pertinent part, "...Where personal liability and medical payments to others is involved, this insurance is excess over other valid and collectible insurance that applies to the loss or claim." The addition of ML-84 8/07, now makes this provision applicable to medical payments to others, and your policy did not previously include medical payments to others in this provision.

The ML-84 also states that the endorsement amends Exclusion o. of ML-9 1/87 and Exclusion p. of ML-10 1/87, and the language reads in pertinent part...This policy does not apply to liability arising directly or indirectly out of instances, occurrences or allegations of criminal activity by the insured or by employees of the insured named in this policy..." The addition of form ML-84 8/07 results in the exclusion of loss for criminal activity by the insured and employees of the insured, and your policy did not previously include language in the exclusion for criminal activity by the insured.

The ML-84 adds a clarification to Subsection 3. Claims and Defense Expense Coverage under Incidental Liability and Medical Payments Coverages in the ML-9 1/87, ML-10 1/87, ML-9A 6/99 and ML-10F 6/99, and the language reads in pertinent part "...This policy does not cover punitive damages, exemplary damages or damages other than compensatory damages and related defense costs..." The addition of form ML-84 8/07 results in clearer language being used to explain punitive and exemplary damages are not covered by the policy and it further states that the clarification applies without regard to any provision of the policy or any endorsement attached to it.

This disclosure notice is not a contract of insurance. It is intended to provide information on form ML-84 8/07 which is now a part of your policy. It is recommended that you review your policy carefully to determine your duties, rights and obligations. This information is intended to assist you in the review of your prior and current policy. If there are conflicts between this Disclosure Notice and your policy, the provisions of the policy shall prevail.