



**POLICYHOLDER DISCLOSURE NOTICE**  
**ML-19–Policy Endorsement**

*Your* current 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 ML-19 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.

The addition of form ML-19 results in the exclusion of loss for intentional acts and criminal activity, which restricts the coverage under *your* policy. The complete ML-19 is included with *your* policy for *your* review.