



POLICYHOLDER DISCLOSURE NOTICE

ML-342 Ed. 6/19 Underground Utility Line 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 the update to form ML-342 Ed. 6/19 Underground Utility Line Endorsement. The purpose of this policy form is to provide coverage for direct physical loss or damage to underground utility lines servicing the residence.

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 ML-342 Ed. 6/19 Underground Utility Line Endorsement contains the following reductions in coverage:

- Coverage for underground utility lines is restricted to those that provide service only to the main “residence” on the “insured premises” as defined by your policy.
- A new section titled “Underground Utility Line Property Not Covered” clearly excludes the types of property not covered under the policy form.

This Policyholder Disclosure does not change, modify or invalidate any of the provisions, terms, or conditions of your policy. This Policyholder Disclosure is a general description of coverage changes and is not a statement of contract.