



POLICYHOLDER DISCLOSURE NOTICE
ML-93 Ed. 6/20 Home-Sharing Exclusion

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 ML-93 Ed. 6/20 Home-Sharing Exclusion. 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 addition of this policy form is to provide clarification that your policy was not intended to provide property or liability coverage for losses sustained as a result of home-sharing. Home-sharing is the rental or holding for rental, of all or part of the insured premises to a home-share guest, either for compensation or exchange of services facilitated through a home-share provider. A home-share provider is a company that facilitates home-sharing and the payment of any compensation or exchanging of services between you and a home-share guest through a website, mobile application or social network. Examples of home-share providers include, but are not limited to, companies like Airbnb, VRBO, Homestay, FlipKey and CouchSurfing.

These are the only changes to your policy by the addition of ML-93 Ed. 6/20 Home-Sharing Exclusion.