



POLICYHOLDER DISCLOSURE NOTICE

Silica Exclusion

Your current policy includes an important coverage change that makes the LS-118 Silica Exclusion part of your insurance policy. 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 LS-118. It is recommended that you review your policy carefully to determine your duties, rights and obligations. This information is intended to assist you in your 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 LS-118, Silica Exclusion, results in the exclusion of loss resulting directly or indirectly from bodily injury or property damage, or where applicable, personal injury or advertising injury arising from the actual, alleged, or threatened exposure to or ingestion, inhalation, absorption or presence of silica in any form or to any harmful substance related to silica. This exclusion applies to any occurrence, notice, claim or suit arising out of or resulting from the deleterious health effects associated with:

1. the existence of silica;
2. the handling or storage or transportation of silica;
3. the disposal of silica;
4. structures, products, property or manufacturing processes containing silica;
5. any obligation to share in damages or repay another party or entity who must pay damages due to injury or damage resulting from silica;
6. any warranties, whether they are express or implied;
7. any supervision, instructions, recommendations, warnings or advice given or which should have been given; and/or
8. any necessary recall of products.