



POLICYHOLDER DISCLOSURE NOTICE

Exterior Insulation Exclusion

Your current policy includes an important coverage change that makes the LS-120 Exterior Insulation 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-120. 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-120, Exterior Insulation 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 design, manufacture, sale, service, construction, fabrication, preparation, installation, application, maintenance, or repair, including remodeling, correction, replacement or maintenance of exterior insulation or finish system or any similar system or part thereof, including any methodology to correct any problem with such an installed system by or for an insured. We also do not pay for:

1. bodily injury, property damage or where applicable, personal injury or advertising injury, arising from your work or your product that results directly or indirectly from exterior insulation or finish system or any similar system or part thereof;
2. bodily injury, property damage or where applicable, personal injury or advertising injury, arising from the products completed operations hazard that results directly or indirectly from exterior insulation or finish system or any similar system or part thereof; and/or
3. bodily injury, property damage or where applicable, personal injury or advertising injury, arising from contractual liability assumed by an insured that results directly or indirectly from exterior insulation or finish system or any similar system or part thereof.