



POLICYHOLDER DISCLOSURE NOTICE
ADDITIONAL EXCLUSION
(Named Insured's Products)
(For Use With LS-1 and LS-3)

Your current policy includes an important coverage change. Note that form LS-16D Ed. 8/09 is now attached to and made part of your insurance coverages. 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-16D Ed. 8/09. 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. If you have any questions as to these changes on the completion of your review, please contact your agent or this company for further information.

The addition of form LS-16D Ed. 8/09 excludes bodily injury and/or property damage resulting from the named insured's products or reliance on any representation or any warranty with respect to those products.

This exclusion applies only when:

1. custody of the product has been relinquished to others; and
2. whether such bodily injury or property damage occurs on premises owned by or rented to the named insured or elsewhere.

The predecessor version of this form, LS-16D Ed. 9/02, excluded coverage only when the product was taken away from the insured premises.