



POLICYHOLDER DISCLOSURE NOTICE

Asbestos Exclusion

Your current policy includes an important coverage change. Note that form LS-187 is 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-187, which is now a part of your policy. 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-187, results in the exclusion of loss from bodily injury or property damage arising out of asbestos. There is no coverage under this policy arising from asbestos liability, including but not limited to, liability for loss, damage, costs or expenses arising out of, resulting from, caused by, or contributed to by asbestos, exposure to asbestos, use of asbestos, or responding to asbestos. There is no coverage under this policy for any loss, cost or expense arising out of the testing, monitoring, clean up, removal, containment, treatment, detoxification, neutralization or responding to or assessing the effects of asbestos, asbestos products, asbestos fibers, asbestos dust or to goods or products that contain asbestos by an insured or any other person or entity.