



POLICYHOLDER DISCLOSURE NOTICE

Modified Skin Care Exclusion

Your current policy includes an important coverage change. Note that form LS-76A (5/97) is attached to the 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-76A (5/97), 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-76A (5/97), results in the exclusion of loss resulting directly or indirectly from bodily injury or property damage caused by:

1. the tanning operations shown;
2. the tattooing operations shown;
3. the injected cosmetics operations shown;
4. the hair or scalp operations shown; or
5. the body piercing operations shown.