



POLICYHOLDER DISCLOSURE NOTICE

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 the Calendar Date Exclusion endorsement that is part of this 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 the review of your prior and current policy. If there are any conflicts between this Disclosure Notice and your policy, the provisions of the policy shall prevail.

The purpose of the Calendar Date Exclusion is to notify you that loss or damage caused by or resulting from computer or computer chip failures due to inability of those devices to recognize future calendar dates is not covered by your insurance policy. Our purpose is to advise you of the lack of coverage in advance to preclude any misunderstanding and to avoid any expectation of indemnification of any such losses. The Calendar Date Exclusion clarifies that such future losses are preventable and that the burden to make computer or computer chip repairs or changes rests solely with the owner or users of the affected computers.

In our opinion, no coverage for such loss or damage was contemplated or exists under your policy and we wish to preclude any misunderstanding or confusion on this matter. We do not believe that this endorsement alters or changes any existing coverage and the endorsement is intended as a notification and clarification.