



## **POLICYHOLDER DISCLOSURE NOTICE**

### **LS-73 Assault & Battery Exclusion**

Your policy includes an important coverage change. 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-73 Assault & Battery Exclusion. It is recommended that you review your policy carefully to determine your rights, duties and obligations. This information is intended to assist you in the review of your policy. If there are any conflicts between this disclosure notice and your policy, the provisions of the policy shall prevail.

By the addition of this policy form, an exclusion is added for assault, battery, fight, altercation, misconduct or other similar incident or act of violence, whether caused by or at the instigation of, or at the direction of the insured, his/her employees, customers, patrons, guests or any cause whatsoever, including, but not limited to claims of negligent or improper hiring practices, negligent, improper or non-existent supervision of employees, patrons or guests and negligence in failing to protect customers, patrons or guests. This is a restriction of coverage.

These are the only changes to your policy by the addition of LS-73 Assault & Battery Exclusion.