POLICYHOLDER DISCLOSURE NOTICE
ML-19–Policy Endorsement

Your current 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 ML-19 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 the 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 ML-19 results in the exclusion of loss for intentional acts and criminal activity, which restricts the coverage under your policy. The complete ML-19 is included with your policy for your review.