POLICYHOLDER DISCLOSURE NOTICE
(ML-46A PERSONAL INJURY COVERAGE)

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-46A Ed. 7/14. 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 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, the Personal Injury Coverage in your policy has changed. The coverage has been broadened in some respects and narrowed in other respects. For a complete description of the coverage and the applicable exclusions, please refer to the ML-46A contained in your policy.

These are the only changes to your policy by the addition of the ML-46A Ed. 7/14.