POLICYHOLDER DISCLOSURE NOTICE
ML-74–Incidental Motorized Vehicle Coverage Amendatory 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-74 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 Incidental Motorized Vehicle coverage provided by *your* policy is deleted and replaced as follows by the addition of ML-74 to *your* policy:

**Incidental Motorized Vehicle Coverage—We** pay for **bodily injury** and **property damage** which:

a. occurs on the **insured premises** and results from the ownership, maintenance, use, loading or unloading by an **insured** of:
   1) **motorized vehicles** that are neither registered nor required to be registered as a **motor vehicle** because of their type or use; or
   2) **recreational motor vehicles**;

b. occurs anywhere and results from:
   1) golf carts while used for golfing purposes;
   2) utility, boat, camp or mobile home trailers except when the trailer is carried on, towed by or attached to a **motor vehicle** or **recreational motor vehicle**;
   3) **motorized vehicles** designed exclusively for use off public roads and used exclusively to service the **insured premises** and are neither registered nor required to be registered as a **motor vehicle** because of its type or use; or
   4) **motorized vehicles** designed and used for assisting the handicapped that are neither registered nor required to be registered as a **motor vehicle** because of their type or use;

c. results from the **insured's** use of a **recreational motor vehicle** not owned by an **insured** and that is neither registered nor required to be registered as a **motor vehicle** because of its type or use.

The entire ML-74 is included with *your* policy for *your* review.