POLICYHOLDER DISCLOSURE NOTICE
ML-119 Incidental Property Coverages (Debris Removal)

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-119 Ed. 3/13. 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 Incidental Property Coverages of your policy have changed. These changes are related to the reasonable expense for the removal of fallen trees from the insured premises if coverage is not afforded under Incidental Property Coverages-Trees, Plants, Shrubs and Lawns for the cause of loss or the tree belongs to your neighbor.

This coverage applies only when a covered cause of loss under Coverage C of the policy causes either your tree or your neighbor's tree to fall provided the tree damages property described under Coverage A-Residence and/or Coverage B-Related Private Structures on the premises; does not damage property described under Coverage A-Residence and/or Coverage B-Related Private Structures on the premises, however the tree obstructs a driveway on the insured premises that prevents a motor vehicle from entering or leaving the insured premises; or does not damage property described under Coverage A-Residence and/or Coverage B-Related Private Structures on the premises, however the tree obstructs a ramp or other fixture or device designed to assist a handicapped person in entering or exiting the residence on the insured premises.

When the ML-119 Ed. 3/13 is on your policy, the maximum amount of insurance for this tree removal coverage is $500 per fallen tree and $1,000 per occurrence, regardless of the number of fallen trees.

These are the only changes to your policy by the addition of the ML-119 Ed. 3/13.

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