POLICYHOLDER DISCLOSURE NOTICE

Birds, Vermin, Rodents, Insects, Raccoons, Skunks or Domestic Animals Exclusion
ML-122 (For Use With ML-3 and ML-3T)
ML-123 (For Use With ML-5 and ML-5T)

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-122 Ed. 5/12 or ML-123 Ed. 5/12. 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 either of these exclusions, your policy now excludes coverage for loss or damage caused by raccoons or skunks.

This is the only change to your policy by the addition of either the ML-122 Ed. 5/12 or the ML-123 Ed. 5/12. One of these forms is attached to and made part of your policy.

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