POLICYHOLDER DISCLOSURE NOTICE
(ML-124-Roof Surface Actual Cash Value Loss Settlement)

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-124 Ed. 8/13. 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, covered losses to roof surfaces caused by windstorm or hail will be adjusted on an actual cash value basis. The Replacement Cost Provision of the policy does not apply to the roof surface loss caused by windstorm or hail.

These are the only changes to your policy by the addition of the ML-124 Ed. 8/13.

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