POLICYHOLDER DISCLOSURE NOTICE
SUIT AGAINST US 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-21 Ed. 5/10 SUIT AGAINST US AMENDATORY ENDORSEMENT 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 addition of form ML-21 Ed. 5/10 results in an amendment to the Suit Against Us clause contained in your policy as it pertains to the Property Coverages, which is deleted and replaced by the ML-21 Ed. 5/10. The prior version of the policy set forth a time period during which the suit could be brought after the loss, but did not specify a loss trigger date or a definition of when the time commenced. The language of the ML-21 Ed. 5/10 is different from what was contained in the prior version of your policy because it specifies that no suit may be brought unless it is commenced within 2 years after the inception of the loss, which is defined as the date on which the direct physical damage insured against occurred.

The new and current policy language in the ML-21 Ed. 5/10 states:
Suit Against Us:

a. Property Coverages-No suit to recover for any property claim may be brought against us unless:
   1) the terms of this policy have been fully complied with; and
   2) the suit is commenced within 2 years after the inception of the loss.

Additional Definition:
Inception of the loss means the date on which the direct physical damage insured against occurred.

If you have any questions regarding this policy change on the completion of your review, please contact your agent or this company for further information.