POLICYHOLDER DISCLOSURE NOTICE

(Exclusion of Canine Related Injuries or Damages)

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-373 (3/04), 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-373 (3/04), results in the exclusion of bodily injury or damages caused directly or indirectly by actions of the dogs or canines referenced in the form. We are bringing this exclusionary endorsement to your attention because it may diminish coverage that was available in your prior policy.