POLICYHOLDER DISCLOSURE NOTICE

ML-74–Incidental Motorized Vehicle Coverage 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-74 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 Incidental Motorized Vehicle coverage provided by ***your*** policy is deleted and replaced as follows by the addition of ML-74 to ***your*** policy:

Incidental *Motorized Vehicle* Coverage-***We*** pay for ***bodily injury*** and ***property damage*** which:

a. occurs on the ***insured premises*** and results from the ownership, maintenance, use, loading or unloading by an ***insured*** of:
   1) ***motorized vehicles*** that are neither registered nor required to be registered as a ***motor vehicle*** because of their type or use; or
   2) ***recreational motor vehicles****;*
b. occurs anywhere and results from:
   1) golf carts while used for golfing purposes;
   2) utility, boat, camp or mobile home trailers except when the trailer is carried on, towed by or attached to a ***motor vehicle*** or ***recreational motor vehicle****;*
   3) ***motorized vehicles*** designed exclusively for use off public roads and used exclusively to service the ***insured premises*** and are neither registered nor required to be registered as a ***motor vehicle*** because of its type or use*;* or
   4) ***motorized vehicles*** designed and used for assisting the handicapped that are neither registered nor required to be registered as a ***motor vehicle*** because of their type or use;
c. results from the ***insured's*** use of a ***recreational motor vehicle*** not owned by an ***insured*** and that is neither registered nor required to be registered as a ***motor vehicle*** because of its type or use.

The entire ML-74 is included with ***your*** policy for ***your*** review.

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