POLICYHOLDER DISCLOSURE NOTICE

(Exclusion for Asbestos, Dioxin or Polychlorinated Biphenols)

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-87, 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-87 results in an exclusion for bodily injury or property damage loss arising out of:

1. Asbestos, dioxin or polychlorinated biphenols (referred to in this form as Materials) removal from any good, product or structure unless the asbestos is itself damaged by fire, lightning, aircraft, explosion, riot, civil commotion, smoke, vehicle impact, windstorm or hail, vandalism, malicious mischief, leakage or accidental discharge from automatic fire protective systems.
2. Demolition or increased cost of reconstruction, repair, debris removal or loss of use necessitated by the enforcement of any law or ordinance regulating such Materials.
3. Any governmental direction or request declaring that such Materials present in or part of or utilized on any undamaged portion of the insured's property can no longer be used for the purpose for which it was intended or installed and must be removed or modified.

Nor do we pay for any investigation or defense of any loss, damage or any cost, loss of use expense, fine or penalty or for any expense or claim or suit related to any of the above.