POLICYHOLDER DISCLOSURE NOTICE
(Trampoline Exclusion)

Your current policy includes an important coverage change. It now includes form ML-52A (6/99) an endorsement which excludes bodily injury or property damage liability and medical payments to others coverage from occurrences arising out of the use of a trampoline owned by you, your tenant, a resident of your tenant or other resident of your household. This exclusion was not included in your prior policy. Please review this important notice and retain it with your policy.

This disclosure notice is not a contract of insurance. It is intended to provide information on form ML-52A (6/99) which is included with your current 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 is a conflict between this Disclosure Notice and your policy, the provisions of the policy shall prevail.

Please note that we are content with our role as a risk bearer. However, we are concerned by what seems to be an undue risk posed by the unsupervised use of trampolines by children who may be unknowing of the potential for severe injury. Should you have a trampoline exposure such as that identified in this disclosure notice, you may wish to discuss this matter with your agent or with this company. We are bringing this added exclusion to your attention as it diminishes coverage that was available in your prior policy.