POLICYHOLDER DISCLOSURE NOTICE
LS-65 Controlled Substance Exclusion

Your 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 LS-65 Ed. 9/24 Controlled Substance Exclusion. It is recommended that you review your policy carefully to determine your rights, duties and obligations. This information is intended to assist you in the review of your policy. If there are any conflicts between this disclosure notice and your policy, the provisions of the policy shall prevail.

By the addition of this policy form, an exclusion is added to your General Liability Coverage policy for the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance established by 21 U.S.C.A. Sections 811 and 812. This exclusion applies even if claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an insured. This exclusion does not apply to the legitimate use of prescription drugs by a person following the lawful orders of any health care professional.

These are the only changes to your policy by the addition of LS-65 Ed. 9/24 Controlled Substance Exclusion.

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