POLICYHOLDER DISCLOSURE NOTICE

ML-495 E-bike And E-scooter Coverage
(Property And Liability– For Use With ML-20F Ed. 6/99)

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 ML-495 Ed. 8/24 E-bike And E-scooter Coverage (Property And Liability– For Use With ML-20F Ed. 6/99).

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.

DEFINITIONS
This form provides new definitions for "e-bike" and "e-scooter" and replaces definition 21. "non-farm vehicles" contained in the General Policy Provisions to remove "motorized bicycles or tricycles" from part b) of that definition.

PROPERTY COVERAGE
By the addition of this form, your policy provides coverage for direct physical loss or damage resulting from a covered cause of loss to the following types of e-bikes and e-scooters equipped with an electric motor of 750 watts or less:

a. E-bikes that are pedal-assisted, or throttle-assisted, and have a maximum assisted speed of 20 mph;
b. E-bikes that are pedal-assist only, with no throttle, and have a maximum assisted speed of 28 mph; and
c. E-scooters with a maximum speed of 15 mph.

E-bikes and e-scooters, their parts, accessories and components whether or not attached to the e-bike or e-scooter, including a battery or battery charging device and related equipment that do not meet this criteria are now excluded from coverage.

LIABILITY COVERAGE
By the addition of this form, your policy provides liability coverage for bodily injury or property damage arising out of the ownership, operation, occupancy, use, renting, loaning, entrusting, supervision, loading or unloading, maintenance, or storage of the following types of e-bikes and e-scooters equipped with an electric motor of 750 watts or less:

a. E-bikes that are pedal-assisted, or throttle-assisted, and have a maximum assisted speed of 20 mph;
b. E-bikes that are pedal-assist only, with no throttle, and have a maximum assisted speed of 28 mph; and
c. E-scooters with a maximum speed of 15 mph.

E-bikes and e-scooters, their parts, accessories and components whether or not attached to the e-bike or e-scooter, including a battery or battery charging device and related equipment that do not meet this criteria are now excluded from coverage.

These are the only changes to your policy by the addition of form ML-495 Ed. 8/24 E-bike And E-scooter Coverage (Property And Liability– For Use With ML-20F Ed. 6/99).

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