POLICYHOLDER DISCLOSURE NOTICE

UMB-53 Ed. 7/25 Transportation Network Company Services Exclusion; and UMB-54 Ed. 7/25 Vehicle Sharing Program 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 forms UMB-53 Ed. 7/25 Transportation Network Company Services Exclusion and UMB-54 Ed. 7/25 Vehicle Sharing Program 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.

UMB-53 Ed. 7/25 Transportation Network Company Services Exclusion
By the addition of this policy form, your umbrella policy does not cover liability arising out of the use of a motor vehicle while being used by a transportation network company driver who is logged onto the transportation network company's digital network but is not engaged in a transportation network company prearranged trip or while the driver provides a transportation network company prearranged trip. Examples of a transportation network company include Uber and Lyft.

UMB-54 Ed. 7/25 Vehicle Sharing Program Exclusion
By the addition of this policy form, your umbrella policy does not cover bodily injury, property damage, personal injury while the motor vehicle is being used through a peer-to-peer car sharing program during the peer-to-peer car sharing period. Examples of a peer-to-peer car sharing program include Turo and Getaround.

These are the only changes to your policy by the addition of forms UMB-53 Ed. 7/25 Transportation Network Company Services Exclusion and UMB-54 Ed. 7/25 Vehicle Sharing Program Exclusion.

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