# POLICYHOLDER DISCLOSURE NOTICE
## SF Policy Forms Ed. 4/20

Your policy includes important coverage changes. Please review this important disclosure notice and retain it with your insurance policy. This disclosure notice is not a contract of insurance. It is intended to provide information on changes made to the forms described below. 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.

The following policy forms contain coverage changes to the liability coverage sections, and at least one of these is included with your policy:

SF-311S - Standard Businessowners Policy
SF-311D - Deluxe Businessowners Policy
SF-311P - Preferred Businessowners Policy
SF-330 - Coverage P-Personal And Advertising Injury Liability
SF-511 - Crafts Pak
SF-521 - Golf Course Pak
SF-611 - Home Office
SF-621 - Home Production
SF-631 - Bed and Breakfast

**Coverage M-Medical Payments**

The following changes were made to Coverage M-Medical Payments coverage in SF-311S, SF-311D, SF-311P, SF-511, SF-521, SF-611, SF-621 and SF-631:

- Coverage M - Medical Payments is subject to the Coverage L exclusions contained in the General Liability Coverage. Although the previous version of your policy contained a similar exclusion, the Coverage L exclusions in the General Liability policy form have been expanded, and as such, there is a restrictive impact on the Medical Payments coverage in your policy.
- Abuse or Harassment: A new part was added to this exclusion restricting coverage for claims against an insured alleging negligence or other wrongdoing in the supervision, employment, investigation, retention or reporting to the proper authorities, including failure to report abuse, harassment, or molestation.
- Access or Disclosure: This new exclusion restricts coverage for damages arising out of access to or disclosure of confidential, personal or business information.
- Automobile, Aircraft, Unmanned Aircraft or Watercraft: The prior exclusion included an exception for liability assumed under an insured contract with respect to the ownership of automobiles; that exception to the exclusion has been removed.
- Criminal Activity: This exclusion now has added verbiage that criminal activity can be at the direction of an insured.
- Employer's Liability: This exclusion has a new added part which restricts coverage to an employee of the insured arising out of and in the course of performing duties related to the insured's business.
- Liquor Liability: This exclusion has three new parts that restrict coverage. The first restricts coverage for being the cause of, or contributing to, the intoxication of anyone, including intoxication because alcoholic beverages were allowed to be brought on the premises you own or rent for consumption on those premises. The second restricts coverage by adding that the exclusion applies even if the claims against any insured allege negligence or wrongdoing in the supervision, hiring, employment training or monitoring of other persons by that insured or giving or failing to give transportation to anyone who may be under the influence of alcohol if caused by liquor liability. The third restricts coverage by adding that the exclusion applies when you allow anyone to bring alcoholic beverages on the premises you own or rent for consumption on those premises.
- Prohibited Communication: This new exclusion restricts coverage arising out of an act or omission in


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violation of certain listed statutes and other federal, state or local statutes, ordinances or regulations that prohibit or limit the printing, production, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

**Coverage O-Fire Legal Liability**

The following changes were made to Coverage O-Fire Legal Liability in SF-311S, SF-311D and SF-311P:

- Professional Services – This new exclusion restricts coverage for property damage due to the rendering or failure to render professional services.

**Coverage P-Personal And Advertising Injury Liability**

The following changes were made to Coverage P-Personal and Advertising Injury Liability the SF-311D, SF-311P, SF-330, SF-611, SF-621 and SF-631:

- Abuse or Harassment: This new exclusion restricts coverage for the actual, alleged or threatened abuse, harassment or molestation by anyone of any person in the care, custody or control of any insured. It also excludes coverage for claims alleging negligence or other wrongdoing in the supervision, employment, investigation, retention or reporting to the proper authorities, including failure to report abuse, harassment, or molestation
- Access or Disclosure: Although this exclusion was previously in Coverage P, it is now broader, restricting coverage, including but not limited to, patents, trade secrets, processing and manufacturing methods, client details, financial data, credit card data, health data or any nonpublic information. This exclusion also applies for any costs and expenses claimed or incurred as a result of access to or disclosure of another's confidential, personal or business information.
- Discrimination: This new exclusion restricts coverage for the actual or alleged discrimination of any person based on age, color, creed, ethnicity, gender, physical or mental disability or infirmity, race, religious preference, sexual orientation, or other similar discrimination.
- Employment Practices: This new restriction excludes coverage:
    - To a person arising out of any actual, alleged or threatened:
        - Refusal to employ such person;
        - Termination of employment of such person; or
        - Policies, practices, acts or omissions in the workplace including, but not limited to, coercion, defamation, demotion, evaluation, discipline, harassment, humiliation, intimidation, interference with contract or pension rights, forced transfer, reassignment or reprisal, discrimination or malicious prosecution related to the employment of such person.
    - To a spouse, child, parent, or sibling of such person as a consequence of the offense which occurred as described in 1) above.
    - This exclusion applies to all claims and suits for personal and advertising injury by such person for damages whether:
        - The offense described is alleged to have occurred before employment, during employment or after employment ceases of such person; or
        - The insured may be liable as an employer or in any other capacity because of personal and advertising injury, including damages for care and loss of services, and to any obligation of the insured to indemnify or contribute with another because of damages arising out of such offense.
- Pollution: This new exclusion restricts coverage:
    - Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants; or
    - From any loss, cost or expense arising out of any:
        - Request, demand or order; or federal, state, or local statute, ordinance or regulation; that an insured or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or respond or assess in any manner the consequences of pollutants; or
        - Claim or suit by or on behalf of a governmental authority for damages because of a requirement to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or respond or assess in any manner the consequences of pollutants.
- Prohibited Communication: This new exclusion restricts coverage arising directly or indirectly out of an


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act or omission in violation of:
    - The Telephone Consumer Protection Act (TCPA), including any amendments thereto;
    - The CAN-SPAM Act of 2003, including any amendments thereto;
    - The Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions Act (FACTA), including any other amendments thereto; or
    - Any other federal, state or local statute, ordinance or regulation, including any amendment thereto, that prohibits or limits the printing, production, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.
- Unmanned Aircraft: This new exclusion restricts coverage arising out of the ownership, maintenance, operation, use, entrusting, loading or unloading of any unmanned aircraft commonly referred to as drones.
- War And Military Action: This new exclusion restricts coverage arising out of war, including undeclared war or civil war. War and military action also means warlike acts by a military force or military personnel in hindering or defending against an actual or expected attack by any government, sovereign or other authority using military personnel or other agents. War and military action also includes insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.


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