

NEW YORK DUTY-TO-DEFEND APPLICATION DISCLOSURE NOTICE

This notice provides no coverage, nor does it amend any provision of your policy or bond. You should review your entire policy or bond carefully for complete information on the coverages provided and to determine your rights and duties under your policy or bond. Please contact your agent or broker if you have any questions about this notice or its contents. If there is any conflict between your policy or bond and this notice, the provisions of the policy or bond prevail.

This notice contains important information about any policy issued as a result of this application. This Notice will be attached to all applications. Please read this notice carefully.

We will have the duty to defend New York insureds under any provision of any policy issued as a result of this application that provides coverage on a duty to defend basis.