

## NEW YORK DUTY-TO-DEFEND DISCLOSURE

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### Important Notice to Applicant or Policyholder

**This notice contains important information about the policy.  
This Notice will be physically attached to all applications and declarations.  
Please read this notice carefully.**

**The Company will have the duty to defend New York insureds under the policy.**

This notice is for information only and does not become a part or condition of the attached document.