

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

STATE CONFORMANCE ENDORSEMENT - OREGON

The following amendment changes the policy to conform with Oregon state laws. Please read your entire policy for full details about your coverages.

PART F- GENERAL PROVISIONS

1. The **Concealment or Fraud** Provision is deleted and replaced by the following:

CONCEALMENT OR FRAUD

This entire policy shall be cancelled if, whether before or after a loss, the "insured", or anyone on the insured's behalf, has knowingly presented misstatements, misrepresentations, omissions or concealments ("misinformation") in an application for insurance and that "misinformation" is either material to the interests of the insurer or fraudulent.

In order to use any "misinformation" made by or on behalf of the "insured" in defense of a claim under this policy, the insurer must show that the "misinformation" is material to the content of the contract, that the insurer relied on the "misinformation", and that the "misinformation" was either material to the risk assumed or that the "misinformation" was provided fraudulently.

Statements are not fraudulent unless they are made with intent to knowingly defraud.

2. Under the **Legal Action Against Us** Provision, C. is deleted and replaced by the following:
 - C. Under **Part D**, suit or action must start within 24 months of the date of loss, but this time period will be extended by the number of days between the date you file your proof of loss with us and the date we deny all or part of your claim.
3. Under the **Payment of Loss** Provision, the second paragraph is deleted and replaced by the following:

If we pay a total loss or a "constructive total loss" for any of "your covered auto(s)" shown in the Declarations, all coverage under this policy for such covered auto(s) will terminate simultaneously upon payment of the loss. The amount we will pay for a total loss or "constructive total loss" of "your covered auto(s)" shall be reduced by any amount previously paid for repairs not completed at the time of the total loss.
4. Under form **PP 01 94, Other Termination Provisions, 2.** is deleted and replaced by the following:
 2. If this policy is cancelled, you may be entitled to a premium refund. If so, we will refund you the pro rata unearned premium. However, making or offering to make the refund is not a condition of cancellation.