

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

STATE CONFORMANCE ENDORSEMENT – GEORGIA

The following amendments change the policy to conform with Georgia state laws. Please read your entire policy for full details about your coverages.

PART A - LIABILITY COVERAGE

EXCLUSIONS

Under Exclusions, Exclusions 5, 6, 7 and 10 are deleted and replaced with the following:

5. For that person's liability arising out of the ownership or operation of "your covered auto" while it is being used to carry persons or property for a fee. This exclusion does not apply to a share-the-expense car pool.
6. While employed or otherwise engaged in the "business" of:
 - a. selling;
 - b. repairing;
 - c. servicing;
 - d. storing; or
 - e. parking;

vehicles designed for use mainly on public highways. This includes road testing and delivery. This exclusion does not apply to the ownership, maintenance or use of "your covered auto" by:

- a. you;
 - b. any "family member"; or
 - c. any partner, agent or employee of you or any "family member."
7. Maintaining or using "your covered auto" while that person is employed or otherwise engaged in any "business" (other than farming or ranching) not described in Exclusion 6. This exclusion does not apply to the maintenance or use of a:
 - a. private passenger auto;
 - b. pickup or van that you own; or
 - c. "trailer" used with a vehicle described in a. or b. above.
 10. We do not provide Liability Coverage for the ownership, maintenance or use of:
 1. Any motorized vehicle having fewer than four wheels.
 2. Any vehicle, other than "your covered auto," which is:
 - a. owned by you; or
 - b. furnished or available for your regular use.
 3. Any vehicle, other than "your covered auto," which is:
 - a. owned by any "family member;" or
 - b. furnished or available for the regular use of any "family member."

However, this exclusion does not apply to you while you are maintaining or "occupying" any vehicle which is:

 - a. owned by a "family member," or
 - b. furnished or available for the regular use of a "family member."

PART B - MEDICAL PAYMENTS COVERAGE

INSURING AGREEMENT

Under the Insuring Agreement, paragraph B. is amended to read as follows:

- B. "Insured" as used in this Part means:

1. You or any "family member":
 - a. while "occupying"; or
 - b. as a pedestrian when struck by; a motor vehicle designed for use mainly on public roads or a trailer of any type.
2. Any other person while "occupying" "your covered auto."

EXCLUSIONS

Under Exclusions, Exclusions 1, 4, and 6 are deleted and replaced with the following:

1. Sustained while "occupying" "your covered auto" when it is being used to carry persons or property for a fee. This exclusion does not apply to a share-the-expense car pool.
4. Sustained while "occupying," or when struck by, any vehicle other than "your covered auto" which is:
 - a. owned by you; or
 - b. owned by any "family member;" or
 - c. furnished or available for your regular use.
 - d. furnished or available for the regular use of any "family member."

However, this exclusion does not apply to you.

6. Sustained while "occupying" "your covered auto" when it is being used in the "business" of an "insured." This exclusion does not apply to "bodily injury" sustained while "occupying" a:
 - a. private passenger auto;
 - b. pickup or van that you own; or
 - c. "trailer" used with a vehicle described in a. or b. above.

PART F - GENERAL PROVISIONS

1. The Racing provision is deleted in its entirety and replaced as follows:

RACING

There is no coverage under this policy while "your covered auto" is being prepared for, or being used in a pre-arranged or organized race or speed contest.

2. The Concealment or Fraud clause is deleted in its entirety and replaced as follows:

CONCEALMENT OR FRAUD

We will not pay for any loss or damage if you intentionally conceal or misrepresent any material fact relating to this insurance before or after a loss.

3. Paragraph two of the Payment of Loss clause is deleted in its entirety and replaced as follows:

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.