

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## STATE ENDORSEMENT – TENNESSEE

The following amendments change the policy. Please read your entire policy for full details about your coverages.

Throughout the policy and endorsements attached to it, minimum limits means the following limits of liability as required by Tennessee law, to be provided under a policy of automobile liability insurance:

- A. If liability coverage under this policy is provided on a single limit basis, \$65,000 for each accident; or
- B. If liability coverage under this policy is provided under a split limit basis:
  1. \$25,000 for each person, subject to \$50,000 for each accident, with respect to “bodily injury”; and
  2. \$25,000 for each accident with respect to “property damage”.

### PART A – LIABILITY COVERAGE

Under the **Exclusions** provision, the following is added:

We do not provide Liability coverage for any “insured”:

For “bodily injury” to you or any “family member”.

### PART F – GENERAL PROVISIONS

The **CONCEALMENT OR FRAUD** provision is replaced by the following:

#### CONCEALMENT OR MISREPRESENTATION

All insurance provided by this policy will be null and void if, at any time, you or any person or entity with an interest in the property conceal or misrepresent any material fact with the intent to deceive. No action or inaction by us will be deemed a waiver of this provision.

Under the **Our Right to Recover Payment** provision, the following is added:

We shall not be entitled to recovery under paragraph A. or B. unless and until the insured has been fully compensated for damages.

Under the **Termination** provision, the following change is made:

Nonrenewal is deleted and replaced by the following:

Nonrenewal. If we decide not to renew or continue this policy, we will mail notice to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 30 days before the end of the policy period. If the policy is other than 1 year, we will have the right not to renew or continue it only at each anniversary of its original effective date.

All other policy provisions apply.