

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

STATE ENDORSEMENT – CONNECTICUT

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 Connecticut law, to be provided under a policy of automobile liability insurance:

- A. \$25,000 for each person, subject to \$50,000 for each accident, with respect to “bodily injury”; and
- B. \$25,000 for each accident with respect to “property damage”.

PART A – LIABILITY COVERAGE

Under the **Supplementary Payments** provision, the following changes are made:

Paragraph A. is replaced by the following:

In addition to our limit of liability, we will pay on behalf of an “insured”:

- A. Up to \$100 for the cost of all bail bonds required because of an accident or traffic law violation.

The following is added:

We will:

1. Arrange, upon your request, for the issuance of a bond to release an attachment. However, the amount of the bond will not be greater than the limits of liability for Liability Coverage.
2. Pay all expenses incurred by an “insured” for first aid to others at the time of the accident.

These payments will not reduce the limit of liability.

PART F – GENERAL PROVISIONS

Under the **Changes** provision, the following changes are made:

Paragraph A is replaced by the following:

- A. This policy contains all the agreements between you and us. Its terms may not be changed or waived except by written endorsement issued by us. It is your responsibility to inform us or your agent of any known changes, including, but not limited to:

Paragraph B. 5. is replaced by the following:

- 5. Alterations or modifications to “your covered auto”.

If you alter or modify your vehicle in any way you must notify us within 30 days.

The **Concealment or Misrepresentation** provision is replaced by the following:

CONCEALMENT OR MISREPRESENTATION

Except for minimum limits, there is no coverage under this policy if you or any other person insured under this policy has made false statements with the intent to conceal or misrepresent any material fact or circumstance in connection with any claim under this policy.

The **Excess Coverage** provision is replaced by the following:

EXCESS COVERAGE

- A. Coverage under this policy applies on a primary basis only with respect to “your covered auto”, and shall be co-primary on a pro rata basis with any other insurance, self-insurance, bonds, or certificate that applies on a primary basis.
- B. If we are required by applicable law, or by a court with proper jurisdiction, to provide any insurance under this policy that would not otherwise be covered by the terms of this policy, the coverage provided under this policy shall be excess to any and all other insurance, contingent insurance, self-insurance, liability bonds, certification of financial responsibility, and/or any other source of protection or recovery.

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

This provision does not apply to **PART B**.

Under the **Private Pleasure Use** provision, paragraph C. is replaced by the following:

C. Used for any intentional illegal act by any person.

Under the **Regular Use Vehicle Requirement – Purchasing & Maintaining Other Insurance Coverage for You and Your Regular Use Vehicle** provision, paragraph B. is replaced by the following:

B. As a condition of the issuance of this policy, you have represented and agreed to the following:

1. You must own a “regular use vehicle” listed on, and insured by, a separate insurance policy, and the separate insurance policy for that vehicle must:
 - a. Be in-force with at least the types and amounts of **PART A** and **PART C** coverage elected by you for this policy.
 - b. Satisfy all minimum state insurance requirements, including but not limited to any minimum requirements for liability coverage, uninsured motorists coverage, underinsured motorists coverage, and personal injury protection (PIP) coverage.
 - c. Remain in-force as described in 1.a. directly above during all policy periods, including renewal and reinstatement policy periods, and be maintained, without reduction of coverage or limits of liability, with respect to your “regular use vehicle”, and any other vehicle not listed on this policy, but that is owned by, and/or furnished or available for the regular use of you or a “family member”. This does not apply to a reduction in the aggregate limits of such a policy solely by amounts paid in settlement of claims or in satisfaction of awards or judgements in connection with an accident or loss.
 - d. Be primary for, and satisfy, all minimum state insurance requirements related to vehicle ownership or use, except with respect to the use of “your covered auto” for which this policy applies.
2. To the extent allowed by law, if at any time during the policy period you do not have a separate insurance policy in effect with at least all of the coverages provided by this policy, and all of the types of coverage required by law, and with at least equal or higher limits of liability as this policy, we have the right to:
 - a) Rescind or cancel the policy, if the policy has been in force for less than 60 days; or
 - b) Non-renew the policy at the next renewal date.

Under the **Termination** provision, the following changes are made:

Under A. Cancellation, paragraphs 2. and 3. are replaced by the following:

2. We may cancel by mailing to the Named Insured shown in the Declarations at the address shown in this policy or otherwise last known to us:
 - a. At least 15 days’ notice if cancellation is for nonpayment of the first premium, and this is not a renewal or continuation policy;
 - b. At least 10 days’ written notice:
 - 1) If cancellation is for nonpayment of premium other than as described in a. above; or
 - 2) If cancellation is due to material misrepresentation and notice is mailed during the first 60 days this policy is in effect and this is not a renewal or continuation policy; or
 - c. At least 45 days’ written notice in all other cases.
3. After this policy is in effect for 60 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium; or
 - b. If your driver’s license or that of:
 - 1) Any driver who lives with you; or

2) Any driver who customarily uses "your covered auto";

has been revoked. This must have occurred:

1) During the policy period; or

2) Since the last anniversary of the original effective date if the policy period is other than 1 year;
or

c. For any other reason permitted by state law.

B. Nonrenewal is replaced by the following:

Nonrenewal. If we decide not to renew or continue this policy, we will mail written notice by registered or certified mail or United States Post Office certificate of mailing to the Named Insured shown in the Declarations at the address shown in this policy, or if agreed between the us and the Named Insured, by electronic means. Notice will be mailed at least 60 days before the end of the policy period. Subject to this notice requirement, if the policy period is other than 1 year, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

The following is added to C. Automatic Termination:

We will mail or deliver any premium billing notice for renewal or continuation of this policy to the Named Insured shown in the Declarations at the address shown in this policy not less than 30 days in advance of the renewal date or anniversary date of this policy.

The following is added to D. Other Termination Provisions:

The notice required by parts A. and B. of this **Termination** provision will state or include the reason for our action.

If you have designated a third party to receive a notice of policy cancellation or non-renewal, we will mail a duplicate copy of any such notice issued regarding your policy to that designated party.

The following provision is added:

Conditional Renewal. We may decide to renew this policy with terms or conditions less favorable than those provided under the existing policy. In this case, we shall send a conditional renewal notice in the manner required for Nonrenewal above. The conditional renewal notice shall clearly state or be accompanied by a statement clearly identifying any reduction in coverage limits, coverage provisions added or revised that reduce coverage or increases in deductibles, under the renewal policy.

All other policy provisions apply.