

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

STATE ENDORSEMENT – WYOMING

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 Wyoming 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. \$20,000 for each accident with respect to “property damage”.

PART A – LIABILITY COVERAGE

Under the **Insuring Agreement** provision, paragraph A. is replaced by the following:

- A. We will pay damages for “bodily injury” or “property damage” for which any “insured” becomes legally responsible because of an auto accident involving “your covered auto”. Damages include prejudgment interest awarded against the “insured”. We will settle or defend, as we consider appropriate, any claim or suit asking for these damages. In addition to our limit of liability, we will pay all defense costs we incur. Our duty to settle or defend ends when our limit of liability for this coverage has been exhausted by payment of judgments or settlements. We have no duty to defend any suit or settle any claim for “bodily injury” or “property damage” not covered under this policy.

Under **Exclusions**, the following changes are made:

Exclusion G. is replaced by the following:

We do not provide **Liability Coverage** for any “insured”:

- G. Maintaining or using any vehicle while that “insured” is employed or otherwise engaged in any “business” (other than farming or ranching), including but not limited to the selling, repairing, servicing, storing, parking, road testing, or delivery of any vehicle.

This exclusion does not apply to:

1. The maintenance or use of a private passenger auto;
2. The maintenance or use of a pickup or van;
3. The maintenance or use of a “trailer” used with a vehicle described in a. or b. above; or
4. “Bodily injury” to a fellow employee injured during employment if:
 - a. The injury arises out of your use of a pickup or van you do not own; and
 - b. Workers’ compensation benefits are not required to be provided.

The following exclusion is added:

We do not provide **Liability Coverage** for any “insured” for “bodily injury” to you or any “family member” to the extent that the limits of liability for this coverage exceed the minimum limits of liability required by the Wyoming Financial Responsibility Law.

PART F – GENERAL PROVISIONS

Under the **Legal Action Against Us** provision, paragraph C. is replaced by the following:

- C. Under **PART D**, any action or legal proceeding against the company may be commenced within 4 years from the date of discovery of the 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.

Under the **Payment of Loss** provision, the first paragraph is replaced by the following:

PAYMENT OF LOSS

Unless a claim has been paid by others, claims made under this policy and payment of loss with all your indebtedness to us being first deducted, shall be rejected or accepted and paid within 45 days after receipt of the claim and supporting bills. Under the **Termination** provision, the following changes are made:

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

- A. Cancellation, 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 10 days' written notice if cancellation is for nonpayment of premium;
 - b. At least 30 days' written notice if 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, except for 3.b. below.
 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;
 - b. For material misrepresentation of fact which if known by us would have caused us to not issue the policy;
 - c. For substantial change in the risk assumed, except to the extent that we should have reasonably foreseen the change or contemplated the risk in writing the policy;
 - d. For substantial breaches of contractual duties, conditions, or warranties; or
 - e. 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 notice to the Named Insured and the agent, if applicable, shown in the Declarations at the last known address. Notice will be mailed at least 45 days before the end of the policy period and will state or include the reason for the nonrenewal. 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.

- D. Other Termination Provisions, 1. and 2., are replaced by the following:

1. We may deliver any notice instead of mailing it. If the notice is mailed, it will be sent to the Named Insured and the agent, if applicable, shown in the Declarations at the last known address. A mailed notice shall be deemed given when deposited in the United States mail, postage prepaid. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is canceled, you may be entitled to a premium refund. If so, we will send you the refund. The premium refund, if any, will be computed pro rata. However, making or offering to make the refund is not a condition of cancellation.

All other policy provisions apply.