

## **STATE CONFORMANCE ENDORSEMENT - NORTH DAKOTA**

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

### **DEFINITIONS**

Definition E, "Family member", is deleted and replaced by the following:

"Family member" means a person related to you by blood, marriage or adoption who is a resident of your household. This includes a ward or foster child.

### **PART A – LIABILITY COVERAGE**

#### **EXCLUSIONS**

Exclusion 1 is deleted and replaced by the following:

We do not provide Liability Coverage for any "insured":

1. Who intentionally causes "bodily injury" or "property damage". However, this exclusion does not apply to an innocent co-insured if the loss arises out of domestic violence.

### **PART D - COVERAGE FOR DAMAGE TO YOUR COVERED AUTO**

#### **EXCLUSIONS**

Exclusion 10 is deleted and replaced by the following:

A. We will not pay for:

10. Loss or damage intentionally caused or directed by you or any "family member". However, this exclusion does not apply to an innocent co-insured if the loss arose out of domestic violence.

#### **VEHICLE TRAILER**

The Vehicle Trailer Provision is deleted and replaced by the following:

We will cover "your vehicle trailer", less a \$250.00 deductible per loss, for up to the amount of insurance specified in the Declarations. Coverage is subject to all of the applicable terms and conditions of this policy. "Your vehicle trailer" means the vehicle trailer(s) shown in the Declarations.