

STATE CONFORMANCE ENDORSEMENT - WISCONSIN

The following endorsement changes the policy in conformance with Wisconsin state laws. Please read your entire policy for full details about your coverages.

DEFINITIONS

Definition E is deleted and replaced by the following:

- E. "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 E – DUTIES AFTER AN ACCIDENT OR LOSS

The following sentence is added to item A:

Notice to our authorized representative is considered notice to us.

PART F – GENERAL PROVISIONS

1. Under the Private Pleasure Use provision, item C. is deleted in its entirety.
2. The Concealment or Fraud provision is deleted in its entirety and replaced as follows:

After proper notification, your policy will be canceled if you intentionally conceal or misrepresent any material fact relating to this insurance before or after a loss.
3. Under the Payment or Loss provision, the second paragraph 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 upon delivery of a notice of cancellation to the insured. In that event the policy premium shall be returned pro rata as respects such covered auto(s). 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.