

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

## STATE CONFORMANCE ENDORSEMENT - OKLAHOMA

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

### DEFINITIONS

The following statement is added to Paragraph B:

Essentia Insurance Company's offices are located at N14 W23800 Stone Ridge Drive, Waukesha, WI 53188.

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

1. Exclusion 11. is deleted.
2. Limit of Liability, Paragraph B. is replaced by the following:
  - B. For all other loss or damage to "your covered auto", we will pay the amount necessary to repair or replace the property, whichever is less, with similar kind and quality, but we will not pay more than the agreed limit per vehicle shown under Coverage D in the Declarations.

### PART F - GENERAL PROVISIONS

1. The **Concealment or Fraud** Provision is deleted and replaced by the following:

#### CONCEALMENT OR FRAUD

This entire policy will be voidable if you intentionally conceal or misrepresent any material fact relating to this insurance before or after a loss.

2. Under the **Legal Action Against Us** Provision, Paragraph C. is replaced by the following:
  - C. Under Part D, suit or action must start within 2 years of the date of 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.
3. Under the **Payment of Loss** Provision, the second paragraph is deleted and replaced by the following:
 

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 simultaneously upon payment of the loss. 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.
4. Under the **Termination** Provision, D. Other Termination Provisions, 2. is deleted and replaced by the following:
  2. If this policy is cancelled, you may be entitled to a premium refund. If so, we will refund you the pro rata unearned premium. However, making or offering to make the refund is not a condition of cancellation.
5. The **Amendatory Endorsements** Provision is deleted.