

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

## STATE CONFORMANCE ENDORSEMENT – WEST VIRGINIA

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The following amendments change the policy to conform to West Virginia state laws. Please read your entire policy for full details about your coverages.

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

#### PAYMENT OF LOSS

The first paragraph of this section is replaced by the following:

Unless a claim has been paid by others, we will pay any loss covered under this policy within 15 days after we reach agreement with you, entry of a final judgment, or the filing of an appraisal award with us.

### PART F – GENERAL PROVISIONS

#### LEGAL ACTION AGAINST US

Paragraph C. of the **Legal Action Against Us** Provision is replaced by the following:

- C. Under Part D, suit or action must start within two (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.

#### PAYMENT OF LOSS

The second paragraph of the **Payment of Loss** Provision 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.

#### TERMINATION

B. Under form **PP 01 58**, the **Nonrenewal** Provision is deleted and replaced by the following:

##### B. Nonrenewal

1. As limited by W. Va. Code §33-6A-4a, we may nonrenew or not continue this policy.
2. If we decide to nonrenew or not continue this policy, we will mail written notice to the named insured at the address shown in the Declarations at least 45 days before the end of the policy period.

The **Amendatory Endorsements** Provision is deleted.

All other policy provisions apply.