

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

## STATE ENDORSEMENT - CONNECTICUT

The following amendments change the policy. Please read your entire policy for full details about your coverage.

Throughout this policy and endorsements attached to it, reference to minimum limits means the following limits of liability as required by Connecticut law, to be provided under a policy of automobile liability insurance:

1. \$20,000 for each person, subject to \$40,000 for each accident, with respect to "bodily injury"; and
2. \$10,000 for each accident with respect to "property damage".

### DEFINITIONS

I. is replaced by the following:

I. "Your covered auto" means:

1. Any "antique vehicle" or "classic vehicle" shown in the Declarations.
2. Any "antique vehicle" or "classic vehicle" on the date you became the owner during the policy period, provided that it replaces one shown in the Declarations and you ask us to insure it within thirty days after you become the owner. This automatic coverage for replacement vehicles does not apply to **Part D - Coverage For Damage To Your Covered Auto**. An endorsement must be issued to fully cover any additional vehicles you acquire.
3. Any "vehicle trailer" shown in the Declarations and pulled by your "antique vehicle", "classic vehicle", or "exotic and special interest vehicle".

### PART A – LIABILITY COVERAGE

#### SUPPLEMENTARY PAYMENTS

Paragraph A. is deleted and replaced by the following:

In addition to our limit of liability, we will pay on behalf of an "insured":

- A. Up to \$100 for the cost of all bail bonds required because of an accident or traffic law violation.

The following are added:

We will:

1. Arrange, upon your request, for the issuance of a bond to release an attachment. However, the amount of the bond will not be greater than the limits of liability for Liability Coverage.
2. Pay all expenses incurred by an "insured" for first aid to others at the time of the accident.

These payments will not reduce the limit of liability.

### PART F - GENERAL PROVISIONS

The **Regular Use Vehicle Requirement** Provision is deleted.

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 or "constructive total loss".

The **Our Right To Recover Payment** Provision is amended as follows:

This provision does not apply to **Part B - Medical Payments Coverage**.

**TERMINATION**

A. Cancellation, 2. and 3. are deleted and replaced by the following:

2. We may cancel by mailing by registered or certified mail or United States Post Office certificate of mailing to the named insured shown in the Declarations at the address shown in this policy:
  - a. At least 15 days notice if cancellation is for nonpayment of the first premium, and this is not a renewal or continuation policy;
  - b. At least 10 days notice:
    - (1) If cancellation is for nonpayment of premium other than as described in a. above; or
    - (2) If cancellation is due to material misrepresentation and 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 notice in all other cases.
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; or
  - b. If your driver's license or that of:
    - (1) Any driver who lives with you; or
    - (2) Any driver who customarily uses "your covered auto";
 has been revoked. This must have occurred:
    - (a) During the policy period; or
    - (b) Since the last anniversary of the original effective date if the policy period is other than 1 year.

B. Nonrenewal is deleted and replaced by the following:

- B. Nonrenewal. If we decide not to renew or continue this policy, we will mail notice by registered or certified mail or United States Post Office certificate of mailing to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 60 days before the end of the policy period. 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.

C. Automatic Termination adds the following provision:

We will mail or deliver any premium billing notice for renewal or continuation of this policy to the named insured shown in the Declarations at the address shown in this policy not less than 30 days in advance of the renewal date or anniversary date of this policy.

The **Amendatory Endorsements** Provision is deleted.

All other policy provisions apply.