

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

## STATE ENDORSEMENT – OHIO

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

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

- A. \$25,000 for each person, subject to \$50,000 for each accident, with respect to “bodily injury”; and
- B. \$25,000 for each accident with respect to “property damage”.

### PART A – LIABILITY COVERAGE

The following exclusion is added:

We do not provide Liability Coverage for any “insured” for “bodily injury” to you or a “family member”. However, this exclusion does not apply to a wrongful death action brought against an “insured”.

### PART F – GENERAL PROVISIONS

Under the **Regular Use Vehicle Requirement – Purchasing and Maintaining Other Insurance Coverage for You and Your Regular Use Vehicle** provision, B.3. is replaced by the following:

- 3. To the extent allowed by law, we have the right to not renew this policy if at any time during the policy period you do not have a separate insurance policy in effect with at least all of the coverages provided by this policy, and all of the types of coverage required by law, and with at least equal or higher limits of liability as this policy.

Under the **Termination** provision, the following changes are made:

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

- 2. We may cancel by mailing to the Named Insured shown in the Declarations at the address shown in this policy or otherwise last known to us:
  - a. At least 10 days’ written notice:
    - 1) If cancellation is for nonpayment of premium; or
    - 2) If notice is mailed during the first 90 days this policy is in effect and this is not a renewal or continuation policy; or
  - b. At least 30 days’ written notice in all other cases.
- 3. After this policy has been in effect for 90 days, or if this is a renewal or continuation policy, we will cancel only:
  - a. For nonpayment of premium;
  - b. If your driver’s license has been suspended or revoked. This must have occurred:
    - 1) During the policy period; or
    - 2) Since the last anniversary of the original effective date if the policy period is other than 1 year.

However, in the event that the driver’s license of:

    - 1) Any driver who lives with you; or
    - 2) Any driver who customarily uses “your covered auto”;

has been suspended or revoked, we may issue an endorsement providing that coverage will not be afforded for that named driver; or
  - c. For fraud, concealment, or misrepresentation by the insured to us of any material fact in the procurement or renewal of the insurance or in the submission of claims; or
  - d. For any other reason permitted by state law.

Under B. Nonrenewal, the paragraph is replaced by the following:

Nonrenewal. If we decide not to renew or continue this policy, we will mail written notice to the Named Insured shown in the Declarations at the address shown in this policy. Written notice will be mailed at least 30 days before the end of the policy period. If the policy period is other than 1 year, we will have the right not to renew or continue it only at each anniversary of its original effective date.

Under D. Other Termination Provisions, paragraph 2. is replaced by the following:

2. If this policy is canceled, you may be entitled to a premium refund. If so, we will send you the refund. The premium refund, if any, will be computed according to our manual.

All other policy provisions apply.