

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY.

STATE CONFORMANCE ENDORSEMENT – TENNESSEE

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

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

1. If liability coverage under this policy is provided on a single limit basis, \$65,000 for each accident; or
2. If liability coverage under this policy is provided under a split limit basis:
 - a. \$25,000 for each person, subject to \$50,000 for each accident, with respect to "bodily injury"; and
 - b. \$15,000 for each accident with respect to "property damage".

PART A – LIABILITY COVERAGE

The following is added to the **Other Insurance** provision:

However, any insurance we provide shall be excess to that of a person engaged in the business of:

- a. Storing;
- b. Parking;
- c. Servicing; or
- d. Repairing;

motor vehicles, if the accident occurs while "your covered auto" is in that person's possession, custody or control.

PART F – GENERAL PROVISIONS

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 following is added to the **Our Right to Recover Payment** provision:

We shall be entitled to recovery under Paragraph A. or B. only after the person has been fully compensated for damages.

TERMINATION

A. Cancellation, 3. adds the following:

For any other reason permitted by state law.

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 to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 30 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

1. Less than six months, we will have the right not to renew or continue this policy every six months, beginning six months after its original effective date.
2. Six months or longer, but less than one year, we will have the right not to renew or continue this policy at the end of the policy period.

3. One year or longer, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

The **Amendatory Endorsements** provision is deleted.

All other policy provisions apply.