



## **GIC – 3 MANDATORY ENDORSEMENT**

### **CONDITIONS PARAMOUNT**

1. This policy is issued on the basis of the information supplied in the application for insurance, which forms an integral part of this policy and is a warranty to the extent that if any of the questions are answered fraudulently, or in such a way as to conceal or misrepresent any material fact or the subject thereof, the entire policy shall be void.
2. Regardless of any other provision of this policy, this policy does not apply to punitive or exemplary damages.
3. The insurance afforded by this policy covers only within the territory of the Virgin Islands of the United States of America. The reference in any form or endorsement to any other territory will not be construed as an extension to this limitation.
4. Any insurance coverage with respect to a vehicle, if provided by this policy, will be terminated and void as to that vehicle the moment the insured sells it and this includes a De Facto transfer.
5. Any insurance coverage with respect to a vehicle will be subject to the following limitations, if coverage applies:

Regardless of the number of covered "Autos", "Insureds", premiums paid, claims made or vehicles involved in the "Accident", The limits of insurance are as follows:

1. The most we will pay for all damages resulting from "Bodily Injury" to any one person caused by any one "Accident", including all damages claimed by any persons or organizations for care, loss of services, or society, or death resulting from the "Bodily Injury" of one person, is the limit of "Bodily Injury" shown in the Policy Declarations for "Each Person".
2. Subject to the limit for each person, the most we will pay for all damages resulting from "Bodily Injury" to two or more persons caused by any one "Accident", is the limit of "Bodily Injury" liability shown in the Policy Declarations for "Each Accident".
3. The most we will pay or all damages resulting from "Property Damage" caused by any one "Accident" is the limit of "Property Damage" Liability shown in the Policy Declarations.  
All "Bodily Injury" and "Property Damage" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "Accident".

### **COMPULSORY AUTO LIABILITY INSURANCE**

Section I under the insurance policy attached is amended to afford coverage as prescribed, and in conformity to VI Code Annot., Title 20, Section 704, and is subject to all provisions of the chapter. All other Sections under the attached policy will cover as outlined in the standard insurance policy wording and its endorsements