

DELAYED REPORTING

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Insurance Company: SURYA INSURANCE COMPANY, INC. (RRG)

Named Insured:

Policy No.:

Effective Date:

This endorsement modifies insurance provided under the : **BUSINESS AUTO COVERAGE FORM**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement. This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective:

Named Insured:

Countersigned By

- A. **DELAYED REPORTING** In the event you, or any driver operating under your authority, are involved in an "accident" which may result in a claim being made under your policy, you must report it to us or our authorized representative promptly and no later than **20 calendar days** after the "accident".

- B. **OUR RIGHT TO REIMBURSEMENT** To settle any claim or "suit" we may pay all or any part of any deductible shown in the Schedule. If this happens, you must reimburse us for the deductible or any amount we paid.

**ENDORSEMENT
COVERAGE VEHICLE LIMITATION
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

Insurance Company: **Surya Insurance Company RRG**

Named Insured:

Policy No.:

This endorsement modifies the coverage under your policy. Only drivers listed in the “DRIVER SCHEDULE”, listed in the application, or added by endorsement, and approved by The Surya Insurance Company (RRG), are covered under this policy .

Any other driver than a Scheduled Driver or any vehicle not scheduled or used by any driver for personal use will only be covered for liability purposes as a permissive user at the minimal state financial responsibility limits

If an application for an endorsement is made to add a driver as a Scheduled Driver or amend the vehicle usage class and that application is denied by The Surya Insurance Company (RRG) then that driver and vehicle will not qualify as a permissive user and is entirely excluded from the policy and has no coverage.