Private Fleet Auto Policy

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Policy Number PA119050000

Policy Tier 12

ADDITIONAL INSURED/LIENHOLDER INFORMATION

AUTO 12 Loss Payee Nelson BROOKLYN RD 72 CANTERBURY, CT 06331

Premium \$163,695 Surplus Contribution \$6,548

Grand Total \$170,243

YOU WILL BE BILLED SEPARATELY FOR ANY PREMIUM DUE.

Authorized Company Representative

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Policy Period and Territory

Termination

Transfer of Your Interest in This Policy

Two or More Auto Policies

This policy is issued by Privilege Underwriters Reciprocal Exchange (PURE), a reciprocal insurance company. By purchasing this policy, you are a Subscriber to PURE. You are subject to the Subscriber's Agreement and Power of Attorney. This is a non-assessable policy consistent with section 629.261, Florida Statutes. The liability of the Subscriber to PURE is limited to the costs associated with the insurance policies only. This is a participating policy and you are entitled to dividends as may be declared by PURE. PURE may annually allocate a portion of surplus to subscriber savings accounts. Amounts allocated to subscriber savings accounts remain a part of PURE's surplus. They may be used to support the operations of PURE. Your right to the balance in the subscriber savings account is limited as set forth in the Subscriber's Agreement.

In witness whereof, we have caused this policy to be executed and attested, and if required by state law this policy shall not be valid unless countersigned by our authorized representative.

Attorney-in-fact

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Amendment of Private Fleet Automobile Provisions – Arizona

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- 1. Glass used in the windshield, doors and windows of "your covered auto;" and
- 2. Glass, plastic or other material used in the lights of "your covered auto."

V. Part F - General Provisions

A. The **Our Right To Recover Payment** Provision is replaced by the following with respect to **Part B – Medical Payments Coverage:**

Our Right To Recover Payment

If we make a payment under this coverage and the person to or for whom payment is made recovers damages from another we:

- a. Shall be entitled to the proceeds of the recovery; and
- **b.** May have a lien against such recovery;

to the extent of our payment in excess of \$5,000. Notice of the lien shall be given in writing to:

- a. A court having jurisdiction;
- **b.** The "insured";
- **c.** Each person, firm and corporation that the "insured" or the "insured's" legal representative alleges are liable for damages arising from the accident; and
- d. That person's, firm's and corporation's insurer.
- **B.** The **Transfer Of Your Interest In This Policy** Provision is replaced by the following: **Transfer Of Your Interest In This Policy**

Your rights and duties under this Policy may not be assigned without our written consent. However, if a named insured shown in the Declarations dies, coverage will be provided under this Policy for:

- 1. The surviving spouse if resident in the same household at the time of death. Coverage applies to the spouse as if a named insured shown in the Declarations; and
- 2. The legal representative of the deceased person as if a named insured shown in the Declarations. This applies only with respect to the representative's legal responsibility to maintain or use "your covered auto".

The Witness Clause on the last Page of the Auto Policy Index is replaced by the following:

Privilege Underwriters Reciprocal Exchange

In witness whereof, we have caused this policy to be executed and attested. The lack of a countersignature does not invalidate this policy.

Attorney-in-fact

Mpdnull