



Private Fleet Auto Policy

Declarations

YOUR AGENT

MULTI STATE AGENCY
454 Agent ave
Suite 124
New York, NY 10031
774-348-1099
28472300

Your Declarations summarizes your coverage and premium. Please read your policy, any attached forms and endorsements and your Declarations for a full description of your coverage.

NAME & ADDRESS OF INSURED

ABEL BUSSEY
Clarisa Bussey
BROOKLYN RD
Canterbury, CT 06331

Policy Number **PA118978600**
Policy Period **01/06/2023 To 01/06/2024 at 12:01 AM Standard Time**
Issuing Company **Privilege Underwriters Reciprocal Exchange**
800 Corporate Drive, Suite 420
Fort Lauderdale, FL 33334
888-813-7873

SUMMARY OF YOUR COVERED AUTOS

AUTO	YEAR	MAKE	VIN NUMBER	AGREED VALUE
1	1995	Honda	1HFSC3208SA004220	\$18,000
2	2007	Suzuki	JS1GR7KAX72104071	\$12,000
3	2006	Ford	1FAFP53U66A110223	\$5,600
4	2005	Chevrolet	1GCDT196158235781	\$4,500
5	1999	GMC	1GKEK13R1XR913585	\$15,000
6	2018	Audi	WA1BNAFY1J2033537	\$22,880
7	1990	Ferrari	ZFFMN34A0L0086746	\$1,900,000
8	2000	Rolls-Royce	242076P3395194589	\$300,000
9	2018	Ferrari	ZFF82WNA1J0233082	\$280,000
10	2022	AMERICAN LANDMASTER	A4PUTVKD6NBA00322	\$35,000
11	2018	Thor	1FDWE3FS9HDC25412	\$20,000
12	2017	River	5ZT2TRTB5HB511042	\$18,000
13	2014	Yamaha	JYARN23Y1EA004111	\$14,500
14	1960	Heartland	5SFGF36226E001019	\$6,900
15	2021	Ski-Doo	2BPSUFMA0MV000215	\$3,600
16	2017	Arctic	LWGMHWZ64FA000283	\$3,600
17	1991	Volkswagen	MI0508A189L083091	\$4,500

DRIVERS

NAME	RELATION	LICENSE	STATE	DOB	SEX
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ABEL BUSSEY

Clarisa Bussey

Policy Number **PA118978600**

Policy Tier **30**

ABEL BUSSEY	Named Insured	176173423	CT	02/28/1971	M
George Bussey	Son	13245g	CT	12/19/1990	M
Maria Bussey	Daughter	7984g	CT	05/05/2005	F

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ABEL BUSSEY

Clarisa Bussey

Policy Number **PA118978600**

Policy Tier **30**

AUTO 1

Year/Make/Model	1995 Honda VT1100		
Type	Motorcycles/Mopeds/Scooters		
VIN Number	1HFSC3208SA004220		
Agreed Value	\$18,000		
Customizing Equipment	\$1,000		
Collision Symbol	2	Liability Symbol	300
Other Than Collision Symbol	2	Med Pay Symbol	500
Anti-Lock Brakes Discount	No	VIN Etching Discount	No
Passive Restraint Discount	No	Vehicle Recovery Discount	No
Disabling Device Discount - Passive	No	Disabling Device Discount - Active	No
Garage Zip Code	06331		
Usage			
Annual Mileage	0 - 3,000		

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$300,000		\$2,777
Medical Payments	\$10,000			\$808
Uninsured/Underinsured Motorists - Standard		\$100,000		\$212
Collision			\$500	\$3,382
Other Than Collision			\$500 Full Glass	\$276
Total				\$7,455

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ABEL BUSSEY

Clarisa Bussey

Policy Number **PA118978600**

Policy Tier **30**

AUTO 2

Year/Make/Model	2007 Suzuki GSX-R750		
Type	Motorcycles/Mopeds/Scooters		
VIN Number	JS1GR7KAX72104071		
Agreed Value	\$12,000		
Customizing Equipment	\$0		
Collision Symbol	2	Liability Symbol	300
Other Than Collision Symbol	2	Med Pay Symbol	500
Anti-Lock Brakes Discount	No	VIN Etching Discount	No
Passive Restraint Discount	No	Vehicle Recovery Discount	No
Disabling Device Discount - Passive	No	Disabling Device Discount - Active	No
Garage Zip Code	06331		
Usage			
Annual Mileage	0 - 3,000		

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$300,000		\$2,209
Medical Payments	\$10,000			\$808
Uninsured/Underinsured Motorists - Standard		\$100,000		\$212
Collision			\$500	\$3,130
Other Than Collision			\$500 Full Glass	\$251
Total				\$6,610

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ABEL BUSSEY

Clarisa Bussey

Policy Number **PA118978600**

Policy Tier **30**

AUTO 3

Year/Make/Model

2006 Ford TAURUS

Type

Private Passenger

VIN Number

1FAFP53U66A110223

Agreed Value

\$5,600

Customizing Equipment

\$0

Collision Symbol

12

Liability Symbol

310

Other Than Collision Symbol

12

Med Pay Symbol

510

Anti-Lock Brakes Discount

No

VIN Etching Discount

No

Passive Restraint Discount

Yes

Vehicle Recovery Discount

No

Disabling Device Discount - Passive

Yes

Disabling Device Discount - Active

No

Garage Zip Code

06331

Usage

Annual Mileage

5,001 - 8,000

COVERAGE

**LIMIT OF LIABILITY
PER PERSON**

**LIMIT OF LIABILITY
PER OCCURRENCE**

DEDUCTIBLE

PREMIUM

Bodily Injury & Property
Damage

\$300,000

\$4,532

Medical Payments

\$10,000

\$583

Uninsured/Underinsured

\$100,000

\$100

Motorists - Standard

Collision

\$500

\$1,786

Other Than Collision

\$500 Full Glass

\$187

Total

\$7,188

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ABEL BUSSEY

Clarisa Bussey

Policy Number PA118978600

Policy Tier 30

AUTO 4

Year/Make/Model	2005 Chevrolet COLORADO		
Type	Private Passenger		
VIN Number	1GCDT196158235781		
Agreed Value	\$4,500		
Customizing Equipment	\$0		
Collision Symbol	14	Liability Symbol	305
Other Than Collision Symbol	14	Med Pay Symbol	485
Anti-Lock Brakes Discount	Yes	VIN Etching Discount	No
Passive Restraint Discount	Yes	Vehicle Recovery Discount	No
Disabling Device Discount - Passive	Yes	Disabling Device Discount - Active	No
Garage Zip Code	06331		
Usage			
Annual Mileage	5,001 - 8,000		

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$300,000		\$4,198
Medical Payments	\$10,000			\$412
Uninsured/Underinsured		\$100,000		\$100
Motorists - Standard				
Collision			\$500	\$1,791
Other Than Collision			\$500 Full Glass	\$210
Total				\$6,710

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ABEL BUSSEY

Clarisa Bussey

Policy Number **PA118978600**

Policy Tier **30**

AUTO 5

Year/Make/Model

1999 GMC YUKON

Type

Private Passenger

VIN Number

1GKEK13R1XR913585

Agreed Value

\$15,000

Customizing Equipment

\$0

Collision Symbol

12

Liability Symbol

310

Other Than Collision Symbol

12

Med Pay Symbol

485

Anti-Lock Brakes Discount

Yes

VIN Etching Discount

No

Passive Restraint Discount

Yes

Vehicle Recovery Discount

No

Disabling Device Discount - Passive

Yes

Disabling Device Discount - Active

No

Garage Zip Code

06331

Usage

Annual Mileage

5,001 - 8,000

COVERAGE

**LIMIT OF LIABILITY
PER PERSON**

**LIMIT OF LIABILITY
PER OCCURRENCE**

DEDUCTIBLE

PREMIUM

Bodily Injury & Property
Damage

\$300,000

\$4,397

Medical Payments

\$10,000

\$412

Uninsured/Underinsured

\$100,000

\$100

Motorists - Standard

Collision

\$500

\$1,617

Other Than Collision

\$500 Full Glass

\$178

Total

\$6,703

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ABEL BUSSEY

Clarisa Bussey

Policy Number PA118978600

Policy Tier 30

AUTO 6

Year/Make/Model

2018 Audi Q5

Type

Private Passenger

VIN Number

WA1BNAFY1J2033537

Agreed Value

\$22,880

Customizing Equipment

\$0

Collision Symbol

50

Liability Symbol

275

Other Than Collision Symbol

37

Med Pay Symbol

450

Anti-Lock Brakes Discount

Yes

VIN Etching Discount

No

Passive Restraint Discount

Yes

Vehicle Recovery Discount

No

Disabling Device Discount - Passive

Yes

Disabling Device Discount - Active

No

Garage Zip Code

06331

Usage

Annual Mileage

8,001 - 10,000

COVERAGE

LIMIT OF LIABILITY
PER PERSON

LIMIT OF LIABILITY
PER OCCURRENCE

DEDUCTIBLE

PREMIUM

Bodily Injury & Property
Damage

\$300,000

\$2,259

Medical Payments

\$10,000

\$257

Uninsured/Underinsured

\$100,000

\$100

Motorists - Standard

Collision

\$500

\$4,948

Other Than Collision

\$500 Full Glass

\$614

Total

\$8,179

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ABEL BUSSEY

Clarisa Bussey

Policy Number **PA118978600**

Policy Tier **30**

AUTO 7

Year/Make/Model	1990 Ferrari F40		
Type	Antique Collectors Car		
VIN Number	ZFFMN34A0L0086746		
Agreed Value	\$1,900,000		
Collision Symbol	23	Liability Symbol	300
Other Than Collision Symbol	23	Med Pay Symbol	500
Anti-Lock Brakes Discount	No	VIN Etching Discount	No
Passive Restraint Discount	No	Vehicle Recovery Discount	No
Disabling Device Discount - Passive	No	Disabling Device Discount - Active	No
Garage Zip Code	06331		
Usage			
Annual Mileage	5,001 - 8,000		

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$300,000		\$1,389
Medical Payments	\$10,000			\$180
Uninsured/Underinsured		\$100,000		\$33
Motorists - Standard collectors				
Collision			\$500	\$207,277
Other Than Collision			\$500 Full Glass	\$43,270

This Includes the liability for all the Antique, Collector and Exotic cars

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ABEL BUSSEY

Clarisa Bussey

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AUTO 8

Year/Make/Model	2000 Rolls-Royce R100		
Type	Classic Collectors Car		
VIN Number	242076P3395194589		
Agreed Value	\$300,000		
Collision Symbol	27	Liability Symbol	300
Other Than Collision Symbol	27	Med Pay Symbol	500
Anti-Lock Brakes Discount	No	VIN Etching Discount	No
Passive Restraint Discount	No	Vehicle Recovery Discount	No
Disabling Device Discount - Passive	No	Disabling Device Discount - Active	No
Garage Zip Code	06331		
Usage			
Annual Mileage	5,001 - 8,000		

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$300,000		\$1,389
Medical Payments	\$10,000			\$180
Uninsured/Underinsured		\$100,000		\$33
Motorists - Standard collectors				
Collision			\$500	\$14,476
Other Than Collision			\$500 Full Glass	\$3,184

This Includes the liability for all the Antique, Collector and Exotic cars

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ABEL BUSSEY

Clarisa Bussey

Policy Number **PA118978600**

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AUTO 9

Year/Make/Model

2018 Ferrari GTC4

Type

Exotic Collectors Car

VIN Number

ZFF82WNA1J0233082

Agreed Value

\$280,000

Collision Symbol

98

Liability Symbol

300

Other Than Collision Symbol

98

Med Pay Symbol

500

Anti-Lock Brakes Discount

No

VIN Etching Discount

No

Passive Restraint Discount

No

Vehicle Recovery Discount

No

Disabling Device Discount - Passive

No

Disabling Device Discount - Active

No

Garage Zip Code

06331

Usage

Annual Mileage

0 - 3,000

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$300,000		\$1,389
Medical Payments	\$10,000			\$180
Uninsured/Underinsured		\$100,000		\$33
Motorists - Standard collectors				
Collision			\$500	\$25,903
Other Than Collision			\$500 Full Glass	\$5,599

This Includes the liability for all the Antique, Collector and Exotic cars

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ABEL BUSSEY

Clarisa Bussey

Policy Number PA118978600

Policy Tier 30

AUTO 10

Year/Make/Model

2022 AMERICAN LANDMASTER L5 - SIDE X
SIDE

Type

Golf Carts

VIN Number

A4PUTVKD6NBA00322

Agreed Value

\$35,000

Collision Symbol

40

Liability Symbol

300

Other Than Collision Symbol

40

Med Pay Symbol

500

Anti-Lock Brakes Discount

No

VIN Etching Discount

No

Passive Restraint Discount

No

Vehicle Recovery Discount

No

Disabling Device Discount - Passive

No

Disabling Device Discount - Active

No

Garage Zip Code

06331

Usage

Annual Mileage

0 - 3,000

COVERAGE

LIMIT OF LIABILITY
PER PERSON

LIMIT OF LIABILITY
PER OCCURRENCE

DEDUCTIBLE

PREMIUM

Bodily Injury & Property
Damage

\$300,000

\$1,662

Collision

\$500

\$2,916

Other Than Collision

\$500 Full Glass

\$384

Total

\$4,962

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ABEL BUSSEY

Clarisa Bussey

Policy Number PA118978600

Policy Tier 30

AUTO 11

Year/Make/Model	2018 Thor Majestic		
Type	Motor Home		
VIN Number	1FDWE3FS9HDC25412		
Agreed Value	\$20,000		
Customizing Equipment	\$0		
Collision Symbol	19	Liability Symbol	300
Other Than Collision Symbol	19	Med Pay Symbol	500
Anti-Lock Brakes Discount	No	VIN Etching Discount	No
Passive Restraint Discount	No	Vehicle Recovery Discount	No
Disabling Device Discount - Passive	No	Disabling Device Discount - Active	No
Garage Zip Code	06331		
Usage			
Annual Mileage	20,001+		

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$300,000		\$2,072
Medical Payments	\$10,000			\$379
Uninsured/Underinsured		\$100,000		\$50
Motorists - Standard				
Collision			\$500	\$2,425
Other Than Collision			\$500 Full Glass	\$343
Total				\$5,268

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ABEL BUSSEY

Clarisa Bussey

Policy Number **PA118978600**

Policy Tier **30**

AUTO 12

Year/Make/Model

2017 River Tracer

Type

Recreational Trailer

VIN Number

5ZT2TRTB5HB511042

Agreed Value

\$18,000

Customizing Equipment

\$0

Collision Symbol

16

Liability Symbol

300

Other Than Collision Symbol

16

Med Pay Symbol

500

Anti-Lock Brakes Discount

No

VIN Etching Discount

No

Passive Restraint Discount

No

Vehicle Recovery Discount

No

Disabling Device Discount - Passive

No

Disabling Device Discount - Active

No

Garage Zip Code

06331

Usage

Annual Mileage

0 - 3,000

COVERAGE

LIMIT OF LIABILITY
PER PERSON

LIMIT OF LIABILITY
PER OCCURRENCE

DEDUCTIBLE

PREMIUM

Collision

\$500

\$3,104

Other Than Collision

\$500 Full Glass

\$279

Total

\$3,383

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ABEL BUSSEY

Clarisa Bussey

Policy Number PA118978600

Policy Tier 30

AUTO 13

Year/Make/Model	2014 Yamaha Yzf-R1c		
Type	Motorcycles/Mopeds/Scooters		
VIN Number	JYARN23Y1EA004111		
Agreed Value	\$14,500		
Customizing Equipment	\$0		
Collision Symbol	2	Liability Symbol	300
Other Than Collision Symbol	2	Med Pay Symbol	500
Anti-Lock Brakes Discount	No	VIN Etching Discount	No
Passive Restraint Discount	No	Vehicle Recovery Discount	No
Disabling Device Discount - Passive	No	Disabling Device Discount - Active	No
Garage Zip Code	06331		
Usage			
Annual Mileage	0 - 3,000		

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$300,000		\$2,515
Medical Payments	\$10,000			\$808
Uninsured/Underinsured Motorists - Standard		\$100,000		\$212
Collision			\$500	\$4,000
Other Than Collision			\$500 Full Glass	\$285
Total				\$7,820

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ABEL BUSSEY

Clarisa Bussey

Policy Number PA118978600

Policy Tier 30

AUTO 14

Year/Make/Model

1960 Heartland Bighorn

Type

Collectors Trailer

VIN Number

5SFGF36226E001019

Agreed Value

\$6,900

Collision Symbol

2

Liability Symbol

300

Other Than Collision Symbol

2

Med Pay Symbol

500

Anti-Lock Brakes Discount

No

VIN Etching Discount

No

Passive Restraint Discount

No

Vehicle Recovery Discount

No

Disabling Device Discount - Passive

No

Disabling Device Discount - Active

No

Garage Zip Code

06331

Usage

Annual Mileage

0 - 3,000

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$300,000		\$1,389
Medical Payments	\$10,000			\$180
Uninsured/Underinsured		\$100,000		\$33
Motorists - Standard collectors				
Collision			\$500	\$222
Other Than Collision			\$500 Full Glass	\$16
Total				\$301,549

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ABEL BUSSEY

Clarisa Bussey

Policy Number PA118978600

Policy Tier 30

AUTO 15

Year/Make/Model	2021 Ski-Doo RENEGADE		
Type	Snowmobiles		
VIN Number	2BPSUFMA0MV000215		
Agreed Value	\$3,600		
Customizing Equipment	\$0		
Collision Symbol	2	Liability Symbol	300
Other Than Collision Symbol	2	Med Pay Symbol	500
Anti-Lock Brakes Discount	No	VIN Etching Discount	No
Passive Restraint Discount	No	Vehicle Recovery Discount	No
Disabling Device Discount - Passive	No	Disabling Device Discount - Active	No
Garage Zip Code	06331		
Usage			
Annual Mileage	0 - 3,000		

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$300,000		\$3,575
Medical Payments	\$10,000			\$2,020
Uninsured/Underinsured		\$100,000		\$132
Motorists - Standard				
Collision			\$500	\$1,835
Other Than Collision			\$500 Full Glass	\$118
Total				\$7,681

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ABEL BUSSEY

Clarisa Bussey

Policy Number PA118978600

Policy Tier 30

AUTO 16

Year/Make/Model

2017 Arctic Cat

Type

All Terrain Vehicles

VIN Number

LWGMHWZ64FA000283

Agreed Value

\$3,600

Customizing Equipment

\$0

Collision Symbol

2

Liability Symbol

300

Other Than Collision Symbol

2

Med Pay Symbol

500

Anti-Lock Brakes Discount

No

VIN Etching Discount

No

Passive Restraint Discount

No

Vehicle Recovery Discount

No

Disabling Device Discount - Passive

No

Disabling Device Discount - Active

No

Garage Zip Code

06331

Usage

Annual Mileage

0 - 3,000

COVERAGE

LIMIT OF LIABILITY
PER PERSON

LIMIT OF LIABILITY
PER OCCURRENCE

DEDUCTIBLE

PREMIUM

Bodily Injury & Property
Damage

\$300,000

\$3,575

Medical Payments

\$10,000

\$2,020

Uninsured/Underinsured

\$100,000

\$132

Motorists - Standard

Collision

\$500

\$1,525

Other Than Collision

\$500 Full Glass

\$99

Total

\$7,352

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ABEL BUSSEY

Clarisa Bussey

Policy Number **PA118978600**

Policy Tier **30**

AUTO 17

Year/Make/Model	1991 Volkswagen Buggy		
Type	Dune Buggies		
VIN Number	MI0508A189L083091		
Agreed Value	\$4,500		
Customizing Equipment	\$0		
Collision Symbol	1	Liability Symbol	300
Other Than Collision Symbol	1	Med Pay Symbol	500
Anti-Lock Brakes Discount	No	VIN Etching Discount	No
Passive Restraint Discount	No	Vehicle Recovery Discount	No
Disabling Device Discount - Passive	No	Disabling Device Discount - Active	No
Garage Zip Code	06331		
Usage			
Annual Mileage	0 - 3,000		

COVERAGE	LIMIT OF LIABILITY PER PERSON	LIMIT OF LIABILITY PER OCCURRENCE	DEDUCTIBLE	PREMIUM
Bodily Injury & Property Damage		\$300,000		\$6,035
Medical Payments	\$10,000			\$1,111
Uninsured/Underinsured		\$100,000		\$146
Motorists - Standard				
Collision			\$500	\$1,337
Other Than Collision			\$500 Full Glass	\$93
Total				\$8,722

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ABEL BUSSEY

Clarisa Bussey

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DRIVER DISCOUNTS

Drivers	Discount
ABEL BUSSEY	None
George Bussey	None
Maria Bussey	Good Student
Maria Bussey	Away at School
Cornel Bussey	None
Nelson Piquet	None

POLICY DISCOUNTS

Home Companion	No
Excess Liability Companion	No
Collections Companion	No
Multi-Car	Yes
Years Clean	No
Group Marketing	No

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ABEL BUSSEY

Clarisa Bussey

Policy Number PA118978600

Policy Tier 30

FORMS & ENDORSEMENTS

The following forms and endorsements are attached for this policy.

NAME	FORM NUMBER	EDITION DATE
ID Card Package	PFA-003-CT	04/01/2012
Declarations Page	PFA-999-CT	01/01/2009
Named Driver Exclusion Acknowledgment - Connecticut	PFA-022-CT	09/01/2011
Named Driver Exclusion - Connecticut	PFA-021-CT	09/01/2011
OFAC Notice	PURE-DSC-GEN-001	08/01/2015
CT Notice of Designated Addl Person to Receive CNR	PURE-ERS-CT-001	07/01/2019
Connecticut Summary of Consumer Protections	PURE-DSC-CT-001	06/01/2018
Private Fleet Auto Policy Index	PFA-998-GEN	03/01/2012
Private Fleet Automobile Policy	PFA-997-GEN	01/01/2012
Amendment of Private Fleet Automobile Provisions - Connecticut	PFA-END-CT-001	09/01/2017
Additional Insured-Lessor	PFA-012-GEN	12/01/2008
Loss Payable Clause	PFA-013-GEN	01/01/2008
Uninsured/Underinsured Motorists Coverage - Connecticut	PFA-END-CT-001	07/01/2015
Single Liability Limit	PFA-007-GEN	11/01/2008
Single UM/UIM Limit	PFA-008-GEN	01/01/2009
Rating Information	PFA-064-CT	01/01/2009
Snowmobile Endorsement	PFA-015-GEN	09/01/2009
Miscellaneous Vehicle Endorsement - 2022 - AMERICAN LANDMASTER - L5 - SIDE X SIDE	PFA-009-GEN	11/01/2008
Miscellaneous Vehicle Endorsement - 2018 - Thor - Majestic	PFA-009-GEN	11/01/2008
Miscellaneous Vehicle Endorsement - 2017 - River - Tracer	PFA-009-GEN	11/01/2008
Miscellaneous Vehicle Endorsement - 2021 - Ski-Doo - RENEGADE	PFA-009-GEN	11/01/2008
Miscellaneous Vehicle Endorsement - 2017 - Arctic - Cat	PFA-009-GEN	11/01/2008
Miscellaneous Vehicle Endorsement - 1991 - Volkswagen - Buggy	PFA-009-GEN	11/01/2008
Customizing Equipment Coverage	PFA-014-GEN	12/01/2008
Contact Information	PFA-027-NE	01/01/2012
FCRA Notice	PFA-006-NE	01/01/2012
Consumer Disclosure Notice	PURE-002	08/01/2008
FCRA Dispute Resolution Notice	PURE-003	03/01/2009

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ABEL BUSSEY

Clarisa Bussey

Policy Number **PA118978600**

Policy Tier **30**

Privacy Notice

PURE-038-GEN

03/01/2014

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ADDITIONAL INSURED/LIENHOLDER INFORMATION

AUTO 2	AUTO 6
Additional Insured	Loss Payee
Gina	Abel
BROOKLYN RD 72	BROOKLYN RD 72
CANTERBURY, CT 06331	CANTERBURY, CT 06331

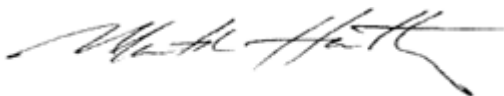
ADDITIONAL INSURED/LIENHOLDER INFORMATION

AUTO 6
Additional Insured
Nelson
BROOKLYN RD 72
CANTERBURY, CT 06331

Total Premium	\$389,581
Surplus Contribution	\$15,583

Grand Total	\$405,164
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YOU WILL BE BILLED SEPARATELY FOR ANY PREMIUM DUE.



Authorized Company Representative

pure[®] Named Driver Exclusion Acknowledgment - Connecticut

This endorsement changes the policy. Please read it carefully.

Applicant/Named ABEL BUSSEY

Insured:

Company: Privilege Underwriters Reciprocal Exchange

The undersigned acknowledges and understands that the Named Driver Exclusion Endorsement attached to Policy Number **PA118978600** and applicable with respect to the named excluded driver indicated below becomes effective and that it shall remain in effect for the term of the policy and for each renewal, reinstatement, substitute, modified, replacement or amended policy, unless discontinued by us.

Name Of Named Excluded Driver:

Name Of Named Excluded Driver:

Name Of Named Excluded Driver:

Name Of Named Excluded Driver:

Name Of Named Excluded Driver:

Signature Of Applicant/Named Insured

Date Signed



Named Driver Exclusion - Connecticut

This endorsement changes the policy. Please read it carefully.

SCHEDULE

The Named Driver Exclusion Endorsement applies with respect to the "named excluded driver" and the coverages indicated below or in the Declarations.
Name Of "Named Excluded Driver" Cornel Bussey Nelson Piquet

Coverages To Which This Endorsement Applies:

This endorsement applies to all coverages, except Uninsured/Underinsured Motorists Coverage, unless otherwise indicated below or in the Declarations.

- Liability
- Medical Payments
- Collision
- Other Than Collision

With respect to the coverage(s) for which the Schedule indicate that the Named Driver Exclusion applies, the provisions of the policy apply unless modified by the endorsement.

I. Definitions

The following definition is added:

"Named excluded driver" means a person who is shown in the Schedule or in the Declarations as a named excluded driver who is excluded from one or more coverages under the policy.

II. Named Driver Exclusion

With respect to the coverages to which this endorsement applies, as indicated in the Schedule or in the Declarations, we will not pay damages, expenses, benefits or loss arising out of the maintenance or use of any auto or trailer by the "named excluded driver".

This Exclusion **(II.)** does not apply to Uninsured/Underinsured Motorists Coverage.



U.S Treasury Department's Office of Foreign Assets Control ("OFAC")

Advisory Notice to Policyholders

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- **Foreign agents;**
- **Front organizations;**
- **Terrorists;**
- **Terrorist organizations; and**
- **Narcotics traffickers;**

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.



Connecticut Notice of Designated Additional Person to Receive Notice of Cancellation or Nonrenewal

This document contains certain provisions from State of Connecticut Insurance Department Bulletin PC-83 (dated January 13, 2017).

If you are a named insured, Connecticut law permits you to designate a third party to whom we will send a duplicate copy of any cancellation or nonrenewal notice issued to you for your automobile and/or homeowner's policies.

If you are interested in designating someone to receive such duplicate notices, you should discuss this with them and obtain their approval. Complete the lower portion of this form by:

1. Entering the third party's name and address;
2. Signing and dating this form;
3. Having the third party sign and date it; and
4. Returning it certified mail, return receipt requested, or if agreed between us and you or us and the third party designee, by electronic means, to:

PURE
44 South Broadway, Suite 301
White Plains, NY 10601
Attn: Member Services

Keep a copy of the completed form for your records. The third party designation will become effective no later than ten (10) business days after we receive the completed form signed by both you and the third party designee. You may terminate the third party designation by sending written notification by certified mail, return receipt requested, to the designated third party and us.

Request To Designate A Third Party To Receive A Copy Of Policy Termination Notices	
Insured's Name:	ABEL BUSSEY
Address:	BROOKLYN RD Canterbury, Canterbury 06331
Policy Number:	PA118978600
Policy Type:	Personal Auto

I designate the following person to receive a duplicate copy of any cancellation or nonrenewal notice that you might send me for the policy number shown above.

Name:
Street:
City:
Zip:
Electronic Mail Address:

Signature of Insured Date

I accept the designation above. I understand my designation as a third party shall not constitute acceptance of any liability on my part or the insurer for services provided to the insured. If I decide to terminate my designation, I must send written notification by certified mail, return receipt requested, to both the insured and the insurer.

Signature of Third Party Designee Date



Connecticut Summary of Consumer Protections

This Notice is to inform you that we, Privilege Underwriters Reciprocal Exchange (PURE) may be looking at your credit history. As a general rule, we use your credit history in connection with our *credit-scoring program* to measure your risk of having an insurance loss.

If requested, we will provide you with information on how we use your credit history to rate and underwrite your policy(s).

- A. We are required to notify you of that and provide you with a summary of consumer protections regarding the use of your credit history in underwriting or pricing your insurance policy. These protections are that:
- We cannot deny, cancel or fail to renew coverage based solely on credit information;
 - We are required to take into account the effect on your credit of extraordinary life circumstances (as described below);
 - If we deny, cancel or increase your premium, or decrease your insurance coverage or amount of insurance based on your credit information, we are required to send you what's called an *adverse action notice* explaining the reasons for our action; and
 - We can use credit information for: (1) new insurance policies; and (2) on a renewal of an insurance policy. We may obtain and use your most updated credit information at renewal only at your request or if such use reduces your premium.
- B. If your credit information has been adversely impacted by an extraordinary life circumstance that has occurred within the last 3 years, you may request in writing that we consider this information when using your credit information. These **extraordinary life circumstances** include:
- A catastrophic illness or injury;
 - Divorce;
 - Involuntary loss of employment for more than three consecutive months;
 - Death of a spouse, child or parent;
 - Identity theft;
 - Total or other loss that makes your home uninhabitable; and
 - Any other circumstance an insurer may choose to recognize.

If you believe any of these extraordinary circumstances have impacted your credit, please contact your agent, broker or us, and let them know of your extraordinary circumstance(s).

We may require you to provide reasonable, independently verifiable written documentation of your extraordinary life circumstance and explain how it has negatively affected your credit report or credit history. We will keep confidential any documentation you provide to us.

Connecticut Summary of Consumer Protections

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C. You should also know that we **cannot** use the following credit-related information as part of our financial history measurement program:

- The number of credit inquiries in an applicant's or insured's credit report or credit history;
- The applicant's or insured's use of a particular type of credit card, debit card or charge card;
- The applicant's or insured's total available line of credit;
- Any disputed credit information while such dispute is under review by a credit reporting company, provided such information is identified in an applicant's or insured's credit report or credit history as being in dispute;
- Collection accounts identified with a medical industry code in the applicant's or insured's credit report or credit history; and
- The applicant's or insured's lack of credit history, unless the insurer treats the applicant or insured as if such applicant or insured had neutral credit information, as defined by the insurer.



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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.

Private Fleet Auto Policy Index

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Attorney-in-fact

Private Fleet Automobile Policy

AGREEMENT

In return for payment of the premium and subject to all the terms of this policy, we agree with you as follows:

DEFINITIONS

A. Throughout this policy, "you" and "your" refer to:

1. The "named insured" shown in the Declarations; and
2. The spouse if a resident of the same household.

If the spouse ceases to be a resident of the same household during the policy period or prior to the inception of this policy, the spouse will be considered "you" and "your" under this policy but only until the earlier of:

1. The end of 90 days following the spouse's change of residency;
2. The effective date of another policy listing the spouse as a named insured; or
3. The end of the policy period.

B. "We", "us" and "our" refer to the Company providing this insurance.

C. For purposes of this policy, a private passenger type auto, pickup or van shall be deemed to be owned by a person if leased:

1. Under a written agreement to that person; and
2. For a continuous period of at least 6 months.

Other words and phrases are defined. They are in quotation marks when used.

D. "Bodily injury" means bodily harm, sickness or disease, including death that results.

E. "Business" includes trade, profession or occupation.

F. "Family member" means a person related to you by blood, marriage or adoption who is a resident of your household. This includes a ward or foster child.

G. "Occupying" means:

1. In;
2. Upon; or
3. Getting in, on, out or off.

H. "Property damage" means physical injury to, destruction of or loss of use of tangible property.

I. "Trailer" means a vehicle designed to be pulled by a:

1. Private passenger auto; or
2. Pickup or van.

It also means a farm wagon or farm implement while towed by a vehicle listed in **1.** or **2.** above.

J. "Your covered auto" means:

1. Any vehicle shown in the Declarations.
2. A "newly acquired auto".
3. Any "trailer" you own.
4. Any auto or "trailer" you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This Provision (**J.4.**) does not apply to Coverage For Damage To Your Auto.

K. "Newly acquired auto":

1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto; or
 - b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:

- (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching.
- 2. Coverage for a "newly acquired auto" is provided as described below. If you ask us to insure a "newly acquired auto" after a specified time period described below has elapsed, any coverage we provide for a "newly acquired auto" will begin at the time you request the coverage:
 - a. For any coverage provided in this policy except Coverage For Damage To Your Auto, a "newly acquired auto" will have the broadest coverage we now provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired auto" which is in addition to any vehicle shown in the Declarations, you must ask us to insure it within 30 days after you become the owner.

If a "newly acquired auto" replaces a vehicle shown in the Declarations, coverage is provided for this vehicle without your having to ask us to insure it.
 - b. Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:
 - (1) 30 days after you become the owner if the Declarations indicate that Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.
 - (2) Four days after you become the owner if the Declarations do not indicate that Collision Coverage applies to at least one auto. If you comply with the 4 day requirement and a loss occurred before you asked us to insure the "newly acquired auto", a Collision deductible of \$500 will apply.
 - c. Other Than Collision Coverage for a "newly acquired auto" begins on the date you become the owner. However, for this coverage to apply, you must ask us to insure it within:
 - (1) 30 days after you become the owner if the Declarations indicate that Other Than Collision Coverage applies to at least one auto. In this case, the "newly acquired auto" will have the broadest coverage we now provide for any auto shown in the Declarations.
 - (2) Four days after you become the owner if the Declarations do not indicate that Other Than Collision Coverage applies to at least one auto. If you comply with the 4 day requirement and a loss occurred before you asked us to insure the "newly acquired auto", an Other Than Collision deductible of \$500 will apply.
 - L. "Collector auto" means any "classic vehicle", "exotic vehicle" or "antique vehicle" shown in the Declarations that is;
 - 1. maintained primarily for use in car club activities, parades, exhibitions, other functions of public interest or for a private collection; and
 - 2. used infrequently for other purposes.
 - M. "Antique vehicle" means a vintage auto or motor cycle manufactured more than 25 years prior to the current year.. Antique vehicles are rarely driven and typically transported by trailer.
 - N. "Classic vehicle" means a motor vehicle of limited production or availability, unique or rare design, and recognized for its aesthetic value. For purposes of this policy, a classic vehicle also includes a reproduction of a collector auto.
 - O. "Exotic vehicle" means a motor vehicle that is less than 20 years old that has not been altered from its original factory specifications. Exotic vehicles are of unique

design and are part of a limited production. An exotic vehicle's value is derived in part from its performance and the artistic nature of its bodywork and interior.

PART A – LIABILITY COVERAGE

INSURING AGREEMENT

A. We will pay damages for "bodily injury" or "property damage" for which any "insured" becomes legally responsible because of an auto accident. Damages include prejudgment interest awarded against the "insured". We will settle or defend, as we consider appropriate, any claim or suit asking for these damages. In addition to our limit of liability, we will pay all defense costs we incur. Our duty to settle or defend ends when our limit of liability for this coverage has been exhausted by payment of judgments or settlements. We have no duty to defend any suit or settle any claim for "bodily injury" or "property damage" not covered under this policy.

B. "Insured" as used in this Part means:

1. You or any "family member" for the ownership, maintenance or use of any auto or "trailer".
2. Any person using "your covered auto".
3. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.
4. For any auto or "trailer", other than "your covered auto", any other person or organization but only with respect to legal responsibility for acts or omissions of you or any "family member" for whom coverage is afforded under this Part. This Provision **(B.4.)** applies only if the person or organization does not own or hire the auto or "trailer".

SUPPLEMENTARY PAYMENTS

We will pay on behalf of an "insured":

1. Up to \$250 for the cost of bail bonds required because of an accident, including related traffic law violations. The accident must result in "bodily injury" or "property damage" covered under this policy.

2. Premiums on appeal bonds and bonds to release attachments in any suit we defend.
3. Interest accruing after a judgment is entered in any suit we defend. Our duty to pay interest ends when we offer to pay that part of the judgment which does not exceed our limit of liability for this coverage.
4. Up to \$200 a day for loss of earnings, but not other income, because of attendance at hearings or trials at our request.
5. Other reasonable expenses incurred at our request.

These payments will not reduce the limit of liability.

EXCLUSIONS

A. We do not provide Liability Coverage for any "insured":

1. Who intentionally causes "bodily injury" or "property damage".
2. For "property damage" to property owned or being transported by that "insured".
3. For "property damage" to property:
 - a. Rented to;
 - b. Used by; or
 - c. In the care of;that "insured".

This Exclusion **(A.3.)** does not apply to "property damage" to a residence or private garage.

4. For "bodily injury" to an employee of that "insured" during the course of employment. This Exclusion **(A.4.)** does not apply to "bodily injury" to a domestic employee unless workers' compensation benefits are required or available for that domestic employee.
5. For that "insured's" liability arising out of the ownership or operation of a vehicle while it is being used as a public or livery conveyance. This Exclusion **(A.5.)** does not apply to a share-the-expense car pool.
6. While employed or otherwise engaged in the "business" of:
 - a. Selling;

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

vehicles designed for use mainly on public highways. This includes road testing and delivery. This Exclusion **(A.6.)** does not apply to the ownership, maintenance or use of "your covered auto" by:

- a. You;
- b. Any "family member"; or
- c. Any partner, agent or employee of you or any "family member".

7. Maintaining or using any vehicle while that "insured" is employed or otherwise engaged in any "business" (other than farming or ranching) not described in Exclusion **A.6.**

This Exclusion **(A.7.)** does not apply to the maintenance or use of a:

- a. Private passenger auto;
- b. Pickup or van; or
- c. "Trailer" used with a vehicle described in a. or b. above.

8. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion **(A.8.)** does not apply to a "family member" using "your covered auto" which is owned by you.

9. For "bodily injury" or "property damage" for which that "insured":

- a. Is an insured under a nuclear energy liability policy; or
- b. Would be an insured under a nuclear energy liability policy but for its termination upon exhaustion of its limit of liability.

A nuclear energy liability policy is a policy issued by any of the following or their successors:

- a. Nuclear Energy Liability Insurance Association;
- b. Mutual Atomic Energy Liability Underwriters; or
- c. Nuclear Insurance Association of Canada.

- B.** We do not provide Liability Coverage for the ownership, maintenance or use of:

1. Any vehicle which:

- a. Has fewer than four wheels; or
- b. Is designed mainly for use off public roads.

This Exclusion **(B.1.)** does not apply:

- a. While such vehicle is being used by an "insured" in a medical emergency;
- b. To any "trailer"; or
- c. To any non-owned golf cart.

2. Any vehicle, other than "your covered auto", which is:

- a. Owned by you; or
- b. Furnished or available for your regular use.

3. Any vehicle, other than "your covered auto", which is:

- a. Owned by any "family member"; or
- b. Furnished or available for the regular use of any "family member".

However, this Exclusion **(B.3.)** does not apply to you while you are maintaining or "occupying" any vehicle which is:

- a. Owned by a "family member"; or
- b. Furnished or available for the regular use of a "family member".

4. Any vehicle, located inside a facility designed for racing, for the purpose of:

- a. Competing in; or
- b. Practicing or preparing for; any prearranged or organized racing or speed contest.

LIMIT OF LIABILITY

- A.** The limit of liability shown in the Declarations for each person for Bodily Injury Liability is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one auto accident.

Subject to this limit for each person, the limit of liability shown in the Declarations for each accident for Bodily Injury Liability is our maximum limit of liability for all damages for "bodily injury" resulting from any one auto accident.

The limit of liability shown in the Declarations for each accident for Property Damage Liability is our maximum limit of liability for all "property damage" resulting from any one auto accident.

This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the auto accident.

B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:

1. Part **B** or Part **C** of this policy; or
2. Any Underinsured Motorists Coverage provided by this policy.

OUT OF STATE COVERAGE

If an auto accident to which this policy applies occurs in any state or province other than the one in which "your covered auto" is principally garaged, we will interpret your policy for that accident as follows:

A. If the state or province has:

1. A financial responsibility or similar law specifying limits of liability for "bodily injury" or "property damage" higher than the limit shown in the Declarations, your policy will provide the higher specified limit.
2. A compulsory insurance or similar law requiring a nonresident to maintain insurance whenever the nonresident uses a vehicle in that state or province, your policy will provide at least the required minimum amounts and types of coverage.

B. No one will be entitled to duplicate payments for the same elements of loss.

FINANCIAL RESPONSIBILITY

When this policy is certified as future proof of financial responsibility, this policy shall comply with the law to the extent required.

OTHER INSURANCE

If there is other applicable liability insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, if other insurance is available under a policy or contract relating to the maintenance, selling, repairing, servicing, storing, or parking of motor vehicles, then any insurance we provide will be excess over that other insurance. Any insurance we provide for a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", shall be excess over any other collectible insurance.

FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS

If this policy is issued to a federal employee using an auto in government business, the following provision is added:

The following are not "insureds" under Part **A**:

1. The United States of America or any of its agencies.
2. Any person with respect to "bodily injury" or "property damage" resulting from the operation of an auto by that person as an employee of the United States Government. This applies only if the provisions of Section 2679 of Title 28, United States Code as amended, require the Attorney General of the United States to defend that person in any civil action which may be brought for the "bodily injury" or "property damage".

PART B – MEDICAL PAYMENTS COVERAGE

INSURING AGREEMENT

A. We will pay reasonable expenses incurred for necessary medical and funeral services because of "bodily injury":

1. Caused by accident; and
2. Sustained by an "insured".

We will pay only those expenses incurred for services rendered within 3 years from the date of the accident.

B. "Insured" as used in this Part means:

1. You or any "family member":

- a. While "occupying"; or
 - b. As a pedestrian when struck by;
a motor vehicle designed for use mainly on public roads or a trailer of any type.
2. Any other person while "occupying" "your covered auto".

EXCLUSIONS

We do not provide Medical Payments Coverage for any "insured" for "bodily injury":

- 1. Sustained while "occupying" any motorized vehicle having fewer than four wheels.
- 2. Sustained while "occupying" "your covered auto" when it is being used as a public or livery conveyance. This Exclusion (2.) does not apply to a share-the-expense car pool.
- 3. Sustained while "occupying" any vehicle located for use as a residence or premises.
- 4. Occurring during the course of employment if workers' compensation benefits are required or available for the "bodily injury".
- 5. Sustained while "occupying", or when struck by, any vehicle (other than "your covered auto") which is:
 - a. Owned by you; or
 - b. Furnished or available for your regular use.
- 6. Sustained while "occupying", or when struck by, any vehicle (other than "your covered auto") which is:
 - a. Owned by any "family member"; or
 - b. Furnished or available for the regular use of any "family member".

However, this Exclusion (6.) does not apply to you.
- 7. Sustained while "occupying" a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion (7.) does not apply to a "family member" using "your covered auto" which is owned by you.
- 8. Sustained while "occupying" a vehicle when it is being used in the "business" of an "insured". This Exclusion (8.) does not apply to "bodily injury" sustained while "occupying" a:
 - a. Private passenger auto;
 - b. Pickup or van; or
 - c. "Trailer" used with a vehicle described in a. or b. above.
- 9. Caused by or as a consequence of:
 - a. Discharge of a nuclear weapon (even if accidental);
 - b. War (declared or undeclared);
 - c. Civil war;
 - d. Insurrection; or
 - e. Rebellion or revolution.
- 10. From or as a consequence of the following, whether controlled or uncontrolled or however caused:
 - a. Nuclear reaction;
 - b. Radiation; or
 - c. Radioactive contamination.
- 11. Sustained while "occupying" any vehicle located inside a facility designed for racing, for the purpose of:
 - a. Competing in; or
 - b. Practicing or preparing for;
any prearranged or organized racing or speed contest.

LIMIT OF LIABILITY

- A. The limit of liability shown in the Declarations for this coverage is our maximum limit of liability for each person injured in any one accident. This is the most we will pay regardless of the number of:
- 1. "Insureds";
 - 2. Claims made;
 - 3. Vehicles or premiums shown in the Declarations; or
 - 4. Vehicles involved in the accident.
- B. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
- 1. Part A or Part C of this policy; or
 - 2. Any Underinsured Motorists Coverage provided by this policy.

- C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
1. Part **A** or Part **C** of this policy; or
 2. Any Underinsured Motorists Coverage provided by this policy.

OTHER INSURANCE

If there is other applicable auto medical payments insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", shall be excess over any other collectible auto insurance providing payments for medical or funeral expenses.

PART C – UNINSURED MOTORISTS COVERAGE

INSURING AGREEMENT

- A. We will pay compensatory damages which an "insured" is legally entitled to recover from the owner or operator of an "uninsured motor vehicle" because of "bodily injury":

1. Sustained by an "insured"; and
2. Caused by an accident.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the "uninsured motor vehicle".

Any judgment for damages arising out of a suit brought without our written consent is not binding on us.

- B. "Insured" as used in this Part means:

1. You or any "family member".
2. Any other person "occupying" "your covered auto".
3. Any person for damages that person is entitled to recover because of "bodily injury" to which this coverage applies sustained by a person described in 1. or 2. above.

- C. "Uninsured motor vehicle" means a land motor vehicle or trailer of any type:

1. To which no bodily injury liability bond or policy applies at the time of the accident.
2. To which a bodily injury liability bond or policy applies at the time of the accident. In this case its limit for bodily injury liability must be less than the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which "your covered auto" is principally garaged.
3. Which is a hit-and-run vehicle whose operator or owner cannot be identified and which hits:
 - a. You or any "family member";
 - b. A vehicle which you or any "family member" are "occupying"; or
 - c. "Your covered auto".
4. To which a bodily injury liability bond or policy applies at the time of the accident but the bonding or insuring company:
 - a. Denies coverage; or
 - b. Is or becomes insolvent.

However, "uninsured motor vehicle" does not include any vehicle or equipment:

1. Owned by or furnished or available for the regular use of you or any "family member".
2. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer which is or becomes insolvent.
3. Owned by any governmental unit or agency.
4. Operated on rails or crawler treads.
5. Designed mainly for use off public roads while not on public roads.
6. While located for use as a residence or premises.

EXCLUSIONS

- A. We do not provide Uninsured Motorists Coverage for "bodily injury" sustained:

1. By an "insured" while "occupying", or when struck by, any motor vehicle owned by that "insured" which is not insured for this coverage under this policy. This includes a trailer of any type used with that vehicle.

2. By any "family member" while "occupying", or when struck by, any motor vehicle you own which is insured for this coverage on a primary basis under any other policy.
- B.** We do not provide Uninsured Motorists Coverage for "bodily injury" sustained by any "insured":
 1. If that "insured" or the legal representative settles the "bodily injury" claim and such settlement prejudices our right to recover payment.
 2. While "occupying" "your covered auto" when it is being used as a public or livery conveyance. This Exclusion **(B.2.)** does not apply to a share-the-expense car pool.
 3. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion **(B.3.)** does not apply to a "family member" using "your covered auto" which is owned by you.
- C.** This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:
 1. Workers' compensation law; or
 2. Disability benefits law.
- D.** We do not provide Uninsured Motorists Coverage for punitive or exemplary damages.

LIMIT OF LIABILITY

- A.** The limit of liability shown in the Declarations for each person for Uninsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one accident. Subject to this limit for each person, the limit of liability shown in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any one accident.

This is the most we will pay regardless of the number of:

 1. "Insureds";
 2. Claims made;
 3. Vehicles or premiums shown in the Declarations; or

4. Vehicles involved in the accident.
- B.** No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and:
 1. Part **A** or Part **B** of this policy; or
 2. Any Underinsured Motorists Coverage provided by this policy.
- C.** We will not make a duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.
- D.** We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any of the following or similar law:
 1. Workers' compensation law; or
 2. Disability benefits law.

OTHER INSURANCE

If there is other applicable insurance available under one or more policies or provisions of coverage that is similar to the insurance provided under this Part of the policy:

1. Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit for any one vehicle under any insurance providing coverage on either a primary or excess basis.
2. Any insurance we provide with respect to a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", shall be excess over any collectible insurance providing such coverage on a primary basis.
3. If the coverage under this policy is provided:
 - a.** On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on a primary basis.
 - b.** On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our

share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage provided on an excess basis.

ARBITRATION

A. If we and an "insured" do not agree:

1. Whether that "insured" is legally entitled to recover damages; or
2. As to the amount of damages which are recoverable by that "insured";

from the owner or operator of an "uninsured motor vehicle", then the matter may be arbitrated. However, disputes concerning coverage under this Part may not be arbitrated.

Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.

B. Each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the third arbitrator equally.

C. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to procedure and evidence will apply. A decision agreed to by at least two of the arbitrators will be binding as to:

1. Whether the "insured" is legally entitled to recover damages; and
2. The amount of damages.

This applies only if the amount does not exceed the minimum limit for bodily injury liability specified by the financial responsibility law of the state in which "your covered auto" is principally garaged. If the amount exceeds that limit, either party may demand the right to a trial. This demand must be made within 60 days of the arbitrators' decision. If this demand is not made, the amount of damages agreed to by the arbitrators will be binding.

**PART D – COVERAGE FOR DAMAGE TO
YOUR AUTO**

INSURING AGREEMENT

A. We will pay for direct and accidental loss to "your covered auto" or any "non-owned auto", including their equipment, minus any applicable deductible shown in the Declarations. If loss to more than one "your covered auto" or "non-owned auto" results from the same "collision" or other than "collision", only the highest applicable deductible will apply. We will pay for loss to "your covered auto" caused by:

1. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for that auto.
2. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto.

If there is a loss to a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.

B. "Collision" means the upset of "your covered auto" or a "non-owned auto" or their impact with another vehicle or object.

Loss caused by the following is considered other than "collision":

1. Missiles or falling objects;
2. Fire;
3. Theft or larceny;
4. Explosion or earthquake;
5. Windstorm;
6. Hail, water or flood;
7. Malicious mischief or vandalism;
8. Riot or civil commotion;
9. Contact with bird or animal; or
10. Breakage of glass.

If breakage of glass is caused by a "collision", you may elect to have it considered a loss caused by "collision".

C. "Non-owned auto" means:

1. Any private passenger auto, pickup, van or "trailer" not owned by or furnished or available for the regular use of you or any "family member" while

in the custody of or being operated by you or any "family member";

2. Any auto or "trailer" you do not own while used as a temporary substitute for "your covered auto" which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.
3. Any vehicle you lease or rent for a period not greater than 90 days.

**TRANSPORTATION EXPENSES AND
TEMPORARY EMERGENCY LIVING EXPENSES**

A. In addition, we will pay, without application of a deductible, up to a maximum of \$5,000 for reasonable additional expenses you incur for:

1. Transportation expenses;
2. Meals, lodging and phone expenses if you are more than 50 miles from your closest residence; and
3. Expenses for which you become legally responsible in the event of a loss to a "non-owned auto".

We will pay for such expenses if the loss is caused by:

- (1) Other than "collision" only if Other Than Collision Coverage is provided for an auto on your Declarations.
- (2) "Collision" only if Collision Coverage is provided for an auto on your Declarations.

B. Our payment will be limited to that period of time reasonably required to repair "your covered auto" or "non-owned auto". In the event of a total loss, our payment will be limited to that period of time until we pay the loss.

EXCLUSIONS

We will not pay for:

1. Loss to "your covered auto" or any "non-owned auto" which occurs while it is being used as a public or livery conveyance. This Exclusion **(1.)** does not apply to a share-the-expense car pool.

2. Damage due and confined to:

- a.** Wear and tear;
- b.** Freezing;
- c.** Mechanical or electrical breakdown or failure; or
- d.** Road damage to tires.

This Exclusion **(2.)** does not apply if the damage results from the total theft of "your covered auto" or any "non-owned auto".

3. Loss due to or as a consequence of:

- a.** Radioactive contamination;
- b.** Discharge of any nuclear weapon (even if accidental);
- c.** War (declared or undeclared);
- d.** Civil war;
- e.** Insurrection; or
- f.** Rebellion or revolution.

4. Loss to any electronic equipment that reproduces, receives or transmits audio, visual or data signals.
This includes but is not limited to:

- a.** Radios and stereos;
- b.** Tape decks;
- c.** Compact disk systems;
- d.** Navigation systems;
- e.** Internet access systems;
- f.** Personal computers;
- g.** Video entertainment systems;
- h.** Telephones;
- i.** Televisions;
- j.** Two-way mobile radios;
- k.** Scanners;
- l.** Citizens band radios; or
- m.** Personal media players.

This Exclusion **(4.)** does not apply to electronic equipment that is permanently installed in "your covered auto" or any "non-owned auto".

5. A total loss to "your covered auto" or any "non-owned auto" due to destruction or confiscation by governmental or civil authorities.

This Exclusion **(5.)** does not apply to the interests of Loss Payees in "your covered auto".

6. Loss to:

- a.** A "trailer", camper body, or motor home, which is not shown in the Declarations; or
- b.** Facilities or equipment used with such "trailer", camper body or motor home. Facilities or equipment include but are not limited to:
 - (1)** Cooking, dining, plumbing or refrigeration facilities;
 - (2)** Awnings or cabanas; or
 - (3)** Any other facilities or equipment used with a "trailer", camper body, or motor home.

This Exclusion **(6.)** does not apply to a:

- a.** "Trailer", and its facilities or equipment, which you do not own; or
- b.** "Trailer", camper body, or the facilities or equipment in or attached to the "trailer" or camper body, which you:
 - (1)** Acquire during the policy period; and
 - (2)** Ask us to insure within 14 days after you become the owner.

7. Loss to any "non-owned auto" when used by you or any "family member" without a reasonable belief that you or that "family member" are entitled to do so.

8. Loss to equipment designed or used for the detection or location of radar or laser.

9. Loss to any custom furnishings or equipment in or upon any pickup or van. Custom furnishings or equipment include but are not limited to:

- a.** Special carpeting or insulation;
- b.** Furniture or bars;
- c.** Height-extending roofs; or

- d. Custom murals, paintings or other decals or graphics.

This Exclusion (9.) does not apply to a cap, cover or bedliner in or upon any "your covered auto" which is a pickup.

- 10. Loss to any "non-owned auto" being maintained or used by any person while employed or otherwise engaged in the "business" of:

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

vehicles designed for use on public highways. This includes road testing and delivery.

- 11. Loss arising out of the ownership, maintenance or use of "your covered auto" or "non-owned auto":

- a. During instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- b. On a facility designed for:
 - (1) Racing;
 - (2) Testing; or
 - (3) Any other similar facility.

- 12. Loss to, or loss of use of, a "non-owned auto" rented by:

- a. You; or
- b. Any "family member";

if a rental vehicle company is precluded from recovering such loss or loss of use, from you or that "family member", pursuant to the provisions of any applicable rental agreement or state law.

- 13. The actual or perceived loss in market or resale value of an auto which results from a direct or accidental loss.

- 14. Loss to a "collector auto" caused by insects, birds or vermin, inherent defect, dampness, mildew,

mold, rot or rust, temperature extremes or gradual deterioration.

- 15. Loss to a "collector auto" caused by any repairing, renovating or refinishing process unless the process results in a fire or explosion. We will only pay for the damage caused by the fire or explosion.

LIMIT OF LIABILITY

- A. Our limit of liability for loss will be the lesser of the:

- 1. The Agreed Value stated in the Declarations or, for any auto without an Agreed Value stated in the Declarations, the actual cash value of the stolen or damaged property;
- 2. Amount necessary to repair or replace the property with other property of like kind and quality without application of depreciation; or
- 3. \$1,500 for loss to any "Non-owned auto" that is a trailer.

However, our payment will be reduced by any amount paid for a previous loss to the same vehicle if the prior damage has not been repaired.

- B. Any applicable deductible shown in the Declarations will reduce our payment for loss. In the event of a Total Loss, no deductible will apply. An auto will be considered a Total Loss when:

- 1. The costs of labor and parts to repair the auto plus the salvage value are greater than or equal to the Agreed Value;
- 2. The entire auto is stolen, not recovered and we offer to settle the loss; or
- 3. We deem it to be a Total Loss.

PAYMENT OF LOSS

We may pay for loss in money or repair or replace the damaged or stolen property. We may, at our expense, return any stolen property to:

- 1. You; or
- 2. The address shown in this policy.

If we return stolen property we will pay for any damage resulting from the theft. We may keep all or part of the property at an agreed or appraised value.

If we pay for loss in money, our payment will include the applicable sales tax for the damaged or stolen property.

NO BENEFIT TO BAILEE

This insurance shall not directly or indirectly benefit any carrier or other bailee for hire.

OTHER SOURCES OF RECOVERY

If other sources of recovery also cover the loss, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide with respect to a "non-owned auto" shall be excess over any other collectible source of recovery including, but not limited to:

1. Any coverage provided by the owner of the "non-owned auto";
2. Any other applicable physical damage insurance;
3. Any other source of recovery applicable to the loss.

APPRAISAL

A. If we and you do not agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. The appraisers will state separately the actual cash value and the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the expenses of the appraisal and umpire equally.

B. We do not waive any of our rights under this policy by agreeing to an appraisal.

FULL GLASS COVERAGE

We will pay under Other Than Collision Coverage for the cost of repairing or replacing the damaged windshield on "your covered auto" without a deductible. We will pay only if the Declaration indicates that Other Than Collision Coverage applies.

MULTIPLE POLICY DEDUCTIBLES

If a loss caused by the same occurrence is covered under both Part **D** of this policy and a homeowners policy issued by us where you are a "named insured", at your option we

will apply only the highest applicable deductible between the two policies.

WAIVER OF COLLISION DEDUCTIBLE

When there is a loss to "your covered auto" insured for Collision Coverage under this policy, we will pay the full Collision Coverage deductible if:

1. The loss involves an "uninsured motor vehicle", as the term is defined in the Uninsured Motorist Coverage endorsement; and
2. You are legally entitled to recover the full amount of the loss from the owner or operator of the "uninsured motor vehicle"; or
3. The loss was caused by a "collision" with another auto insured by us.

Subject to the above, if you are legally entitled to recover only a percentage of the loss, we will pay that percentage of your deductible. If the amount of the loss is less than your deductible, we will pay the percentage of the loss you are legally entitled to recover.

In no event will we pay more than the amount of the loss. The Arbitration and Duties after an Accident or Loss Provisions on the Uninsured Motorists Coverage endorsement apply to the Waiver of Collision Deductible Provision.

COVERAGE FOR ACCIDENTAL DEPLOYMENT OF AN AIRBAG

We will pay the full cost to repair or replace an airbag system that accidentally deploys and is not caused by a collision or other than collision loss. There is no deductible for this coverage.

AUTO LOAN/LEASE COVERAGE

If there is a total loss to "your covered auto", we will pay any unpaid amount due on the lease or loan for "your covered auto" less:

1. The amount paid under Part **D** – Coverage for Damage to Your Auto of the policy; and
2. Any:
 - a. Overdue lease/loan payments at the time of loss;

- b. Financial penalties imposed under a lease for high mileage;
- c. Security deposits not refunded by a lessor;
- d. Cost for extended warranties, Credit , Life insurance, Health, Accident or Disability insurance purchased with the loan or lease; and
- e. Carry-over balances from previous loans or leases.

AUTO LOCK COVERAGE

If the keys to "your covered auto" or "non-owned auto" are lost or stolen, and we are notified of the loss within 72 hours, we will pay up to \$1,500 for the following:

1. The cost to replace or duplicate keys; or
2. The labor costs to retrieve keys accidentally locked in the vehicle; or
3. The cost to re-key the locks when the vehicle is stolen and then recovered or the keys are lost or stolen.

There is no deductible for this coverage.

TOWING COVERAGE

If "your covered auto" is disabled as a result of a covered loss, we will pay the reasonable cost to tow "your covered auto" to a repair facility and for labor performed at the place of disablement.

SPARE PARTS

We will pay up to \$1,000 in total if spare parts you own as replacement parts for your "collector auto" are lost or damaged unless an exclusion applies. There is no deductible for this coverage.

PET INJURY

We will pay reasonable expenses incurred for necessary medical services because of a loss caused by a "collision" and sustained by any domestic animals owned by, or in the care, custody and control of an "insured". This coverage only applies if the domestic animal was "occupying" at the time of loss a:

1. Vehicle where the Declarations indicate that collision coverage applies; or
2. "Non-owned auto".

There is no deductible for this coverage.

PART E – DUTIES AFTER AN ACCIDENT OR LOSS

We have no duty to provide coverage under this policy if the failure to comply with the following duties is prejudicial to us:

A. We must be notified promptly of how, when and where the accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.

B. A person seeking any coverage must:

1. Cooperate with us in the investigation, settlement or defense of any claim or suit.
2. Promptly send us copies of any notices or legal papers received in connection with the accident or loss.
3. Submit, as often as we reasonably require:
 - a. To physical exams by physicians we select. We will pay for these exams.
 - b. To examination under oath and subscribe the same.
4. Authorize us to obtain:
 - a. Medical reports; and
 - b. Other pertinent records.
5. Submit a proof of loss when required by us.

C. A person seeking Uninsured Motorists Coverage must also:

1. Promptly notify the police if a hit-and-run driver is involved.
2. Promptly send us copies of the legal papers if a suit is brought.

D. A person seeking Coverage For Damage To Your Auto must also:

1. Take reasonable steps after loss to protect "your covered auto" or any "non-owned auto" and their equipment from further loss. We will pay reasonable expenses incurred to do this.
2. Promptly notify the police if "your covered auto" or any "non-owned auto" is stolen.
3. Permit us to inspect and appraise the damaged property before its repair or disposal.

PART F – GENERAL PROVISIONS

BANKRUPTCY

Bankruptcy or insolvency of the "insured" shall not relieve us of any obligations under this policy.

CHANGES

- A.** This policy contains all the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us.
- B.** If there is a change to the information used to develop the policy premium, we may adjust your premium. Changes during the policy term that may result in a premium increase or decrease include, but are not limited to, changes in:
 - 1. The number, type or use classification of insured vehicles;
 - 2. Operators using insured vehicles;
 - 3. The place of principal garaging of insured vehicles;
 - 4. Coverage, deductible or limits.

If a change resulting from **A.** or **B.** requires a premium adjustment, we will make the premium adjustment in accordance with our manual rules.

- C.** If we make a change which broadens coverage under this edition of your policy without additional premium charge, that change will automatically apply to your policy as of the date we implement the change in your state. This Paragraph (**C.**) does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:
 - 1. A subsequent edition of your policy; or
 - 2. An Amendatory Endorsement.

FRAUD

We do not provide coverage for any "insured" who has made fraudulent statements or engaged in fraudulent conduct in connection with any accident or loss for which coverage is sought under this policy.

LEGAL ACTION AGAINST US

- A.** No legal action may be brought against us until there has been full compliance with all the terms of this policy. In

addition, under Part **A**, no legal action may be brought against us until:

- 1. We agree in writing that the "insured" has an obligation to pay; or
- 2. The amount of that obligation has been finally determined by judgment after trial.

- B.** No person or organization has any right under this policy to bring us into any action to determine the liability of an "insured".

OUR RIGHT TO RECOVER PAYMENT

- A.** If we make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another we shall be subrogated to that right. That person shall do:

- 1. Whatever is necessary to enable us to exercise our rights; and
- 2. Nothing after loss to prejudice them.

However, our rights in this Paragraph (**A.**) do not apply under Part **D**, against any person using "your covered auto" with a reasonable belief that that person is entitled to do so.

- B.** If we make a payment under this policy and the person to or for whom payment is made recovers damages from another, that person shall:
 - 1. Hold in trust for us the proceeds of the recovery; and
 - 2. Reimburse us to the extent of our payment.

POLICY PERIOD AND TERRITORY

- A.** This policy applies only to accidents and losses which occur:

- 1. During the policy period as shown in the Declarations; and
- 2. Anywhere in the world.

- B.** If you borrow, lease or rent, a "non-owned auto" outside the United States, its territories or possessions, Puerto Rico, or Canada, the coverage provided by this policy will apply to the use or operation of that vehicle by you or any "family member" provided:

- 1. That the mandated insurance is purchased or provided for the vehicle being operated, as defined

by the country or jurisdiction. . Our limit of liability will be only the part of a covered loss that exceeds the limit of liability of that policy.

In Mexico and other countries, liability coverage must be purchased from a locally licensed insurance company to meet the liability requirements of that country. Failure to comply with this requirement may leave you uninsured with regard to liability coverage under the local law and subject to fines and other penalties.

2. The use, lease or rental, of the "non-owned auto" is for a period less than 90 days.

This coverage also applies to a temporarily relocated "covered auto" and "newly acquired vehicles."

TERMINATION

A. Cancellation

This policy may be cancelled during the policy period as follows:

1. The named insured shown in the Declarations may cancel by:
 - a. Returning this policy to us; or
 - b. Giving us advance written notice of the date cancellation is to take effect.
2. We may cancel by mailing to the named insured shown in the Declarations at the address shown in this policy:
 - a. At least 10 days notice:
 - (1) If cancellation is for nonpayment of premium; or
 - (2) If notice is mailed during the first 60 days this policy is in effect and this is not a renewal or continuation policy; or
 - b. At least 20 days notice in all other cases.
3. After this policy is in effect for 60 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium; or
 - b. If your driver's license or that of:
 - (1) Any driver who lives with you; or
 - (2) Any driver who customarily uses "your covered auto";

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; or
- c. If the policy was obtained through material misrepresentation.

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 20 days before the end of the policy period. Subject to this notice requirement, if the policy period is:

1. Less than 6 months, we will have the right not to renew or continue this policy every 6 months, beginning 6 months after its original effective date.
2. 6 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. 1 year or longer, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

C. Automatic Termination

If we offer to renew or continue and you or your representative do not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

If you obtain other insurance on "your covered auto", any similar insurance provided by this policy will terminate as to that auto on the effective date of the other insurance.

D. Other Termination Provisions

1. We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, 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 manuals. However, making or

offering to make the refund is not a condition of cancellation.

3. The effective date of cancellation stated in the notice shall become the end of the policy period.

TRANSFER OF YOUR INTEREST IN THIS POLICY

A. 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 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".

B. Coverage will only be provided until the end of the policy period.

TWO OR MORE AUTO POLICIES

If this policy and any other auto insurance policy issued to you by us apply to the same accident, the maximum limit of our liability under all the policies shall not exceed the highest applicable limit of liability under any one policy.



Amendment of Private Fleet Automobile Provisions – Connecticut

This endorsement changes the policy. Please read it carefully

I. Definitions

The **Definitions** section is amended as follows:

The following definition is added:

Throughout this policy, "minimum limits" refers to the following limits of liability as required by Connecticut law, to be provided under a policy of automobile liability insurance:

1. \$25,000 for each person, subject to \$50,000 for each accident, with respect to "bodily injury"; and
2. \$25,000 for each accident with respect to "property damage".

II. Part A – Liability Coverage

Part **A** is amended as follows:

- A.** Section **1.** of the **Supplementary Payments** Provision is replaced by the following:

We will pay on behalf of an "insured":

1. Up to \$100 for the cost of all bail bonds required because of an accident or traffic law violation.

- B.** The following sections are added to the **Supplementary Payments** Provision:

We will:

Arrange, upon your request, for the issuance of a bond to release an attachment. However, the amount of the bond will not be greater than the limits of liability for Liability Coverage.

Pay all expenses incurred by an "insured" for first aid to others at the time of the accident. These payments will not reduce the limit of liability.

- C.** The **Other Insurance** Provision is replaced by the following:

Other Insurance

If there is other applicable liability insurance we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits. However, any insurance we provide for a vehicle you do not own, including any vehicle while used as a temporary substitute for "your covered auto", shall be excess over any other collectible insurance unless it is a vehicle insured under a policy affording coverage to a named insured engaged in the "business" of selling or repairing motor vehicles. If this occurs and the accident arises out of the operation of such vehicle by you or a "family member" who is neither the person engaged in such "business" nor such person's employee or agent, we will provide primary insurance.

III. General Provisions

Part **F** is amended as follows:

- A.** The **Our Right To Recover Payment** Provision is amended as follows:

Our Right To Recover Payment

This provision does not apply to Medical Payments Coverage.

- B.** The **Termination** Provision is replaced by the following:

Termination

Cancellation

Amendment of Private Fleet Automobile Provisions – Connecticut

Page 2

This policy may be cancelled during the policy period as follows:

1. The named insured shown in the Declarations may cancel by:
 - a. Returning this policy to us; or
 - b. Giving us advance written notice of the date cancellation is to take effect.
2. We may cancel by mailing by registered or certified mail or United States Post Office certificate of mailing to the named insured shown in the Declarations at the address shown in this policy:
 - a. At least 15 days notice if cancellation is for nonpayment of the first premium, and this is not a renewal or continuation policy;
 - b. At least 10 days notice:
 - (1) If cancellation is for nonpayment of premium other than as described in **a.** above; or
 - (2) If cancellation is due to material misrepresentation and notice is mailed during the first 60 days this policy is in effect, and this is not a renewal or continuation policy; or
 - c. At least 45 days notice in all other cases.
3. After this policy is in effect for 60 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium; or
 - b. If your driver's license or that of:
 - (1) Any driver who lives with you; or
 - (2) Any driver who customarily uses "your covered auto";has been revoked. This must have occurred:
 - (a) During the policy period; or
 - (b) Since the last anniversary of the original effective date if the policy period is other than one year.

Nonrenewal

If we decide not to renew or continue this policy, we will mail notice by registered or certified mail or United States Post Office certificate of mailing to the named insured shown in the Declarations at the address shown in this policy. Notice will be mailed at least 60 days before the end of the policy period. Subject to this notice requirement, if the policy 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.

Automatic Termination

Amendment of Private Fleet Automobile Provisions – Connecticut

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If we offer to renew or continue and you or your representative do not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

We will mail or deliver any premium billing notice for renewal or continuation of this policy to the named insured shown in the Declarations at the address shown in this policy not less than 30 days in advance of the renewal date or anniversary date of this policy.

If you obtain other insurance on "your covered auto", any similar insurance provided by this policy will terminate as to that auto on the effective date of the other insurance.

Other Termination Provisions

1. We may deliver any notice instead of mailing it. Proof of mailing of any notice shall be sufficient proof of notice.
2. If this policy is cancelled, 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 manuals. However, making or offering to make the refund is not a condition of cancellation.
3. The effective date of cancellation stated in the notice shall become the end of the policy period.



Additional Insured - Lessor

This endorsement changes the policy. Please read it carefully.

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by this endorsement.

Any liability and any required no-fault coverages afforded by this policy for "your leased auto" also apply to the lessor named in the Declarations as an additional insured. This insurance is subject to the following additional provisions:

1. We will pay damages for which the lessor becomes legally responsible only if the damages arise out of acts or omissions of:
 - (a) you or any "family member", or
 - (b) any other person except the lessor or any employee or agent of the lessor using "your leased auto".
2. "Your leased auto" means:
 - (a) an auto shown in the Declarations or in this endorsement which you lease for a continuous period of at least six months under a written agreement which requires you to provide primary insurance for the lessor, and
 - (b) any substitute or replacement auto furnished by the lessor named in this endorsement.
3. If we terminate this policy, notice will also be mailed to the lessor.
4. The lessor is not responsible for payment of premiums.
5. The designation of the lessor as an additional insured shall not operate to increase our limits of liability.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.



Loss Payable Clause

This endorsement changes the policy. Please read it carefully.

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by this endorsement.

Loss or damage under this policy shall be paid, as interest may appear, to you and the loss payee shown in the Declarations or in this endorsement. This insurance with respect to the interest of the loss payee, shall not become invalid because of your fraudulent acts or omissions unless the loss results from your conversion, secretion or embezzlement of "your covered auto." However, we reserve the right to cancel the policy as permitted by policy terms and the cancellation shall terminate this agreement as to the loss payee's interest. We will give the same advance notice of cancellation to the loss payee as we give to the named insured shown in the Declarations.

When we pay the loss payee we shall, to the extent of payment, be subrogated to the loss payee's rights of recovery.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.



Uninsured/Underinsured Motorists Coverage – Connecticut

This endorsement changes the policy. Please read it carefully

If indicated in the Declarations, Underinsured Motorists Conversion Coverage applies.

With respect to coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

I. Part C – Uninsured Motorists Coverage

Part C is replaced by the following:

INSURING AGREEMENT

- A.** We will pay compensatory damages which an "insured" is legally entitled to recover from the owner or operator of an "uninsured motor vehicle" or "underinsured motor vehicle" because of "bodily injury":

1. Sustained by an "insured"; and
2. Caused by an accident.

The owner's or operator's liability for these damages must arise out of the ownership, maintenance or use of the "uninsured motor vehicle" or "underinsured motor vehicle". Any judgment for damages arising out of a suit brought without our written consent is not binding on us.

We will pay under this coverage only after the limits of liability under any bodily injury liability bonds or policies applicable to the "underinsured motor vehicle" have been exhausted by payment of judgments or settlements.

- B.** "Insured" as used in this Part means:

1. You or any "family member".
2. Any other person "occupying" "your covered auto".
3. Any person for damages that person is entitled to recover because of "bodily injury" to which this coverage applies sustained by a person described in Paragraph 1. or 2. above.

- C.** "Uninsured motor vehicle" means a land motor vehicle or trailer of any type:

1. To which no bodily injury liability bond or policy applies at the time of the accident.
2. Which is a hit-and-run vehicle whose operator or owner cannot be identified and which hits or which causes an accident resulting in "bodily injury" without hitting:
 - a. You or any "family member";
 - b. A vehicle which you or any "family member" is "occupying"; or
 - c. "Your covered auto".
3. To which a bodily injury liability bond or policy applies at the time of the accident but the bonding or insuring company:

a. Denies coverage; or

If there is no physical contact with the vehicle causing the accident, the "insured" must prove by a fair preponderance of the evidence that the injuries resulted from the negligence of an unidentified motorist.

3. To which a bodily injury liability bond or policy applies at the time of the accident but the bonding or insuring company:
 - a. Denies coverage; or

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Uninsured/Underinsured Motorists Coverage – Connecticut

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2. While "occupying" "your covered auto" when it is being used as a public or livery conveyance. This Exclusion **(B.2.)** does not apply to a share-the-expense car pool.
3. Using a vehicle without a reasonable belief that that "insured" is entitled to do so. This Exclusion **(B.3.)** does not apply to a "family member" using "your covered auto" which is owned by you.
- C. This coverage shall not apply directly or indirectly to benefit any insurer or self-insurer under any of the following or similar law:
 1. Workers' compensation law; or
 2. Disability benefits law.
- D. We do not provide Uninsured/Underinsured Motorists Coverage for punitive or exemplary damages.

LIMIT OF LIABILITY

- A. The limit of liability shown in the Declarations for each person for Uninsured/Underinsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one accident. Subject to this limit for each person, the limit of liability shown in the Declarations for each accident for Uninsured/Underinsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any one accident. This is the most we will pay regardless of the number of:
 1. "Insureds";
 2. Claims made;
 3. Vehicles or premiums shown in the Declarations; or
 4. Vehicles involved in the accident.
- B. The limit of liability shall be reduced by all sums:
 1. Paid to "insureds" because of the "bodily injury" by or on behalf of persons or organizations who may be legally responsible. This includes all sums paid under Part **A**; and
 2. Paid or payable because of the bodily injury under any workers' compensation law or similar law.
- C. No one will be entitled to receive duplicate payments for the same elements of loss under this coverage and Part **A** or Part **B** of this policy.
- D. We will not make duplicate payment under this coverage for any element of loss for which payment has been made by or on behalf of persons or organizations who may be legally responsible.
- E. We will not pay for any element of loss if a person is entitled to receive payment for the same element of loss under any of the following or similar law:

Uninsured/Underinsured Motorists Coverage – Connecticut

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1. Workers' compensation law; or
2. Disability benefits law.

OTHER INSURANCE

If there is other applicable insurance available under one or more policies or provisions of coverage that is similar to the insurance provided under this endorsement:

- A.** Any recovery for damages under all such policies or provisions of coverage may equal but not exceed the highest applicable limit for any one vehicle under any insurance providing coverage on a primary, secondary or excess basis.
- B.** Subject to Paragraph **A.** above, with respect to "bodily injury" to an "insured":
 1. While "occupying" a vehicle owned by that "insured", only the Uninsured/Underinsured Motorists Coverage applicable to that vehicle will apply, and no other policies or provisions of coverage will apply.
 2. While "occupying" a vehicle not owned by that "insured", including any vehicle while used as a temporary substitute for "your covered auto", or while not "occupying" any vehicle, the following priorities of recovery apply:

First	The Uninsured/Underinsured Motorists Coverage applicable to the vehicle the "insured" was "occupying" at the time of the accident
Second	Any policy affording Uninsured/Under-insured Motorists Coverage to the "insured" as a named insured.
Third	Any policy affording Uninsured/Under-insured Motorists Coverage to the "insured" as a "family member".

- C.** With respect to the second and third priorities, we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all limits applicable on the same level of priority.

ARBITRATION

If we and an "insured" do not agree:

1. Whether that person is legally entitled to recover damages under this Part; or
 2. As to the amount of the damages;
- then the matter may be arbitrated. However, both parties must agree to arbitration.

Uninsured/Underinsured Motorists Coverage

– Connecticut

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If the amount of damages the "insured" demands is \$40,000 or less, the matter or matters upon which either party do not agree shall be settled by a single arbitrator. In this event, each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the arbitrator equally.

If the amount of damages the "insured" demands exceeds \$40,000, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. In this event, each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the third arbitrator equally.

Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to procedure and evidence will apply. Any decision agreed to by the arbitrator(s) will be binding as to:

1. Whether the "insured" is legally entitled to recover damages; and
2. The amount of damages.

ADDITIONAL DUTIES

A person seeking coverage under this endorsement must also promptly send us copies of the legal papers if a suit is brought.

II. Part F – General Provisions

The **Our Right To Recover Payment** Provision is amended as follows with respect to Uninsured/Underinsured Motorists Coverage:

- A. This provision does not apply with respect to damages caused by an accident with an "underinsured motor vehicle".
- B. Paragraph A. of this provision is replaced by the following with respect to damages caused by an accident with an "uninsured motor vehicle":

OUR RIGHT TO RECOVER PAYMENT

1. We may require the insured to hold in trust all rights against third parties.
2. If we make payment under this policy and the person to or for whom payment was made has a right to recover damages from another we may require that person to exercise that person's right to recover damages against a third party and reimburse us out of any recovery to the extent of our payment.

III. Underinsured Motorists Conversion Coverage

If the Declarations indicate that Underinsured Motorists Conversion Coverage applies, the following provisions apply:

- A. The definition of "underinsured motor vehicle" is replaced by the following:
"Underinsured motor vehicle" means a land motor vehicle or trailer of any type for which the sum of all payments received by or on behalf of the "insured", from or on behalf of any persons or organizations who may be legally responsible, is less than the fair, just and reasonable damages of the "insured".

Uninsured/Underinsured Motorists Coverage – Connecticut

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- B.** With respect to coverage provided under the above definition of "underinsured motor vehicle", Paragraph **B.** of the Limit Of Liability provision does not apply.



Single Liability Limit

This endorsement changes the policy. Please read it carefully.

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by this endorsement.

Paragraph **A.** of the **Limit Of Liability** Provision in Part **A** is replaced by the following:

LIMIT OF LIABILITY

The limit of liability shown in the Declarations for Liability Coverage is our maximum limit of liability for all damages, including any derivative damages resulting from any one auto accident. This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the auto accident.

We will apply the limit of liability to provide any separate minimum limits required by law for bodily injury and property damage liability. However, this Provision will not change our total limit of liability.



Single Uninsured/Underinsured Motorists Limit

This endorsement changes the policy. Please read it carefully

Paragraph **A.** of the **Limit Of Liability** Provision in the Uninsured/Underinsured Motorists Coverage Endorsement is replaced by the following:

LIMIT OF LIABILITY

The limit of liability shown in the Declarations for Uninsured/Underinsured Motorists Coverage is our maximum limit of liability for all damages resulting from any one accident. This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made;
3. Vehicles or premiums shown in the Declarations; or
4. Vehicles involved in the accident.



Your auto has been classified as indicated on the policy declarations page. The information on the following pages explains the components of the classification plan, and can help you determine how we classified each auto you insure with us. We established the classification based on statements made by or on behalf of you.

This classification is one of the components we use in developing your premiums for the following coverages: Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Payments, Other than Collision, and Collision.

OPERATOR CLASSIFICATION
(Age, Gender, Marital Status)

No Youthful Operator Male/Female Married/Unmarried
Principal Operator Age 81 or Over
Principal Operator Age 76 to 80
Principal Operator Age 71 to 75
Principal Operator Age 66 to 70
Principal Operator Age 61 to 65
Principal Operator Age 56 to 60
Principal Operator Age 51 to 55
Principal Operator Age 46 to 50
Principal Operator Age 41 to 45
Principal Operator Age 36 to 40
Principal Operator Age 31 to 35
Principal Operator Age 30

Youthful Operator Male/Female Married/Unmarried
Principal Operator Age 29 Principal Operator Age 28 Principal Operator Age 27 Principal Operator Age 26 Principal Operator Age 25 Principal Operator Age 24 Principal Operator Age 23 Principal Operator Age 22 Principal Operator Age 21 Principal Operator Age 20 Principal Operator Age 19 Principal Operator Age 18 Principal Operator Age 17 Principal Operator Age 16 or less
USE CLASSIFICATION
Pleasure Use Drive to Work Business Use Farm Use

A. Classification Definitions

1. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
2. FARM USE means the auto is principally garaged on a farm or ranch; and
 - a. It is not customarily used in going to or from work other than farming or ranching, or driving to or from school; and
 - b. It is not customarily used in any occupation other than farming or ranching.
3. PLEASURE USE means:
 - a. No BUSINESS USE.
 - b. Personal use including driving to or from work or school:
 - (1) Less than 3 road miles one way; and

(2) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.

4. DRIVE TO WORK means:

- a. No BUSINESS USE.
- b. Personal use including driving to or from work or school.

5. YOUTHFUL OPERATOR means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, and is one of the following:

- a. YOUTHFUL UNMARRIED FEMALE OPERATOR – unmarried female under 30 years of age who is not an owner or principal operator;
- b. YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR – unmarried female under 30 years of age who is an owner or principal operator;
- c. YOUTHFUL MARRIED MALE OPERATOR – married male under 30 years of age;
- d. YOUTHFUL UNMARRIED MALE OPERATOR – unmarried male under 30 years of age who is not an owner or principal operator;
- e. YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR – unmarried male under 30 years of age who is an owner or principal operator.

Classification Notes:

A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.

B. Accidents and Violations

The plan under which your policy is rated uses past experience, accidents and convictions, as part of the determination of your premium cost. The point system described below has been established under which those drivers that have no points receive the lowest premiums. Higher premiums are charged for other drivers based upon the number of points they have accumulated during the experience period.

1. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator.

Ten points are assigned for conviction of:

- a. Operating a motor vehicle while intoxicated or impaired by the consumption of alcohol or impaired by the use of a drug; or
- b. Leaving the scene of an incident without reporting it; or
- c. Homicide or assault arising out of the use or operation of a motor vehicle or criminal negligence in the use or operation of a motor vehicle resulting in the injury or death of another person, or;
- d. Operating a motor vehicle insured under the policy without a valid license in effect, except when the person convicted had possessed a valid license which had expired

and was subsequently renewed, or during a period of revocation or suspension thereof, or in violation of the limitations applicable to a license issued pursuant to article twenty-one or article twenty-one-a of the vehicle and traffic law.

- e. Operating a motor vehicle in excess of the speed limit, or in a reckless manner, where injury or death results therefrom.
- f. A racing violation.

2. Accidents

Points are assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto.

- a. Six points are assigned for each auto accident that results in bodily injury or death.
- b. Eleven points are assigned for the second accident and each subsequent accident that results in total damage to all property including his or her own in excess of \$1,000.

EXCEPTIONS:

- 1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
- 2. No points are assigned for accidents occurring under the following circumstances:
 - a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
 - b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
 - c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
 - d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
 - e. Auto operated by the applicant or any resident operator is struck by a hit-and-run vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
 - f. Accidents involving damage by contact with animals or fowl; or
 - g. Accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects; or
 - h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.

- i. The first or second accident within the current experience period where the insured was not convicted of a moving traffic violation and was not at fault.

C. Inexperienced Operator

If the principal operator of the auto has no surcharge for an accident, but has been licensed two year or less, a surcharge applies for the premiums of Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Payments, and Collision coverage's.

REQUEST FOR REVIEW

Upon the request of an insured, the Insurance Commissioner or a person employed in the Insurance Department designated by the Commissioner shall review an insurance company's action in assigning a point or points under any safe driver classification plan. As part of the review, the Insurance Commissioner or his designee shall determine whether the action of the insurance company in assigning a point or points is consistent with the terms of the plan and the provisions of Chapter 682a of the General Statutes of Connecticut.

NOTE

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.



Snowmobile Endorsement

This endorsement changes the policy. Please read it carefully.

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described "snowmobile". PLEASE refer to the Limit Of Liability Provision below.

With respect to the "snowmobiles" and coverages listed in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

- A.** For the purpose of the coverage provided by this endorsement, the terms "auto", "motor vehicle" and "vehicle" are replaced by the term "snowmobile" except for Uninsured Motorists Coverage. In Uninsured Motorists Coverage, the term "uninsured motor vehicle" includes a "snowmobile".
- B.** The reference to "Declarations" in the Limit of Liability provisions of the policy includes "Schedule".
- C.** The following definition is added:
"Snowmobile" means:
 - 1.** A land motor vehicle which is:
 - a.** Designed for use mainly off public roads on snow or ice; and
 - b.** Propelled solely by means of the following or similar mechanical devices:
 - (1)** Wheels;
 - (2)** Crawler-type treads; or
 - (3)** Belts.
 - 2.** A "trailer" designed for being towed by, but not for transporting, a vehicle described in **1.** above.However, "snowmobile" does not include any vehicle which is propelled by airplane type propellers or fans.
- D.** The term "your covered auto" is replaced by the term "your covered snowmobile". "Your covered snowmobile" means:
 - 1.** Any "snowmobile" shown in the Declarations.
 - 2.** Any "snowmobile" on the date you become the owner. This provision applies only if you:
 - a.** Acquire the "snowmobile" during the policy period; and
 - b.** Ask us to insure it within 14 days after you become the owner.

Snowmobile Endorsement

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3. Any "snowmobile" you do not own while used as a temporary substitute for any other "snowmobile" described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This Provision (3.) does not apply to **Coverage For Damage To Your Auto.**

II. Part A – Liability Coverage

Part A is amended as follows with respect to a "snowmobile":

- A. The definition of "insured" is replaced by the following:

"Insured" means:

1. You or any "family member" for the ownership, maintenance or use of any "snowmobile".
2. Any person using "your covered snowmobile".
3. For "your covered snowmobile", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.
4. For any "snowmobile", other than "your covered snowmobile", any person or organization but only with respect to legal responsibility for acts or omissions of you or any "family member" for whom coverage is afforded under this Part. This provision applies only if the person or organization does not own or hire the "snowmobile".

- B. The **Exclusions** Section is amended as follows:

1. Exclusions **A.6.** and **A.7.** are replaced by the following:

We do not provide Liability Coverage for any "insured" maintaining or using a "snowmobile" in any "business".

2. Exclusion **B.1.** does not apply.

3. Exclusion **B.4.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any "snowmobile":

- a. Operated in; or

- b. While in practice or preparation for;

any racing or speed contest regardless of whether such contest is prearranged or organized.

4. The following exclusion is added to Section **B.**:

Snowmobile Endorsement

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We do not provide Liability Coverage for the ownership, maintenance or use of any "snowmobile" while rented or leased to any "insured" or organization other than you.

5. The following exclusion applies under Section **A.** to any "snowmobile" for which the Declarations indicates that the passenger hazard is excluded:

We do not provide Liability Coverage for any "insured" for "bodily injury" to any person while "occupying", or while being towed by, the described "snowmobile".

- C. The **Other Insurance** Provision is replaced by the following:

OTHER INSURANCE

Any insurance we provide shall be excess over any other collectible insurance.

III. Part B – Medical Payments Coverage

Part **B** is amended as follows with respect to a "snowmobile":

- A. The definition of an "insured" is replaced by the following:

"Insured" means:

1. You or any "family member":
 - a. While "occupying"; or
 - b. As a pedestrian when struck by; a "snowmobile".
2. Any other person while "occupying" "your covered snowmobile".

- B. The **Exclusions** Section is amended as follows:

1. Exclusion **1.** does not apply.
2. Exclusion **8.** is replaced by the following:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" a "snowmobile" when it is being used in the "business" of an "insured".
3. Exclusion **11.** is replaced by the following:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" any "snowmobile":

 - a. Operated in; or
 - b. While in practice or preparation for;
any racing or speed contest regardless of whether such contest is prearranged or organized.
4. The following exclusion is added:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" any "snowmobile" while rented or leased to any organization or any "insured" other than you.

- C. The **Other Insurance** Provision is replaced by the following:

OTHER INSURANCE

Any insurance we provide shall be excess over any other collectible auto insurance providing payments for medical or funeral expenses.

IV. Part C – Uninsured Motorists Coverage

Snowmobile Endorsement

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Part **C** is amended as follows with respect to a "snowmobile":

- A.** Except for a "snowmobile", a vehicle operated on rails or crawler-treads is not an "uninsured motor vehicle".
- B.** The following exclusions are added to Section **B.** of the **Exclusions** Section:
We do not provide coverage for "bodily injury" sustained by any "insured", or where afforded "property damage":
While "occupying" any "snowmobile" while rented or leased to any organization or any "insured" other than you; or
While "occupying" any "snowmobile":
 - a.** Operated in; or
 - b.** While in practice or preparation for;
any racing or speed contest regardless of whether such contest is prearranged or organized.
- C.** The **Other Insurance** Provision is replaced by the following:
OTHER INSURANCE
Any insurance we provide shall be excess over any other collectible insurance.

V. Part D – Coverage For Damage To Your Auto

Part **D** is amended as follows with respect to a "snowmobile":

- A.** Exclusion **11.** is replaced by the following:
We will not pay for loss to any "snowmobile":
 - a.** Operated in; or
 - b.** While in practice or preparation for;
any racing or speed contest regardless of whether such contest is prearranged or organized.
- B.** The following exclusion is added to the **Exclusions** Section:
We will not pay for loss to any "snowmobile" while rented or leased to any person or organization other than you.
- C.** With respect to the Coverage(s) shown as applicable to a "snowmobile" described in the Declarations, the **Limit Of Liability** Provision is replaced by the following:
LIMIT OF LIABILITY
 - A.** Our limit of liability for loss will be the lesser of the:
 - 1.** Amount shown in the Declarations;
 - 2.** Actual cash value of the stolen or damaged property; or
 - 3.** Amount necessary to repair or replace the property with other property of like kind and quality.

Snowmobile Endorsement

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Our payment for loss will be reduced by any applicable deductible shown in the Declarations. If loss to more than one "snowmobile" results from the same "collision", only the highest applicable deductible will apply.

- B.** An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.
- C.** If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.



Miscellaneous Type Vehicle Endorsement

This endorsement changes the policy. Please read it carefully.

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

With respect to the "miscellaneous type vehicles" and coverages described in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

- A. For the purpose of the coverage provided by this endorsement "miscellaneous type vehicle" means a motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart.
- B. The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

 - 1. Any "miscellaneous type vehicle" shown in the Declarations.
 - 2. A "newly acquired auto".
 - 3. Any "trailer".
 - 4. Any "miscellaneous type vehicle" or auto you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This Provision **(4.)** does not apply to Coverage for Damage to Your Auto.

- C. Paragraph **1.** of the definition of "Newly acquired auto" is replaced by the following:
 - 1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto;
 - b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching; or

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- c. Any "miscellaneous type vehicle" of the same type shown in the Declarations.

II. Part A – Liability Coverage

Part A is amended as follows:

- A. The definition of "insured" is replaced by the following:

"Insured" means:

1. You or any "family member" for the ownership, maintenance or use of "your covered auto".
2. Any person using "your covered auto".
3. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

- B. The **Exclusions** Section is amended as follows:

1. Exclusion **B.1.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle which:

- a. Has fewer than four wheels; or
- b. Is designed mainly for use off public roads.

This Exclusion (**B.1.**) does not apply:

- a. While such vehicle is being used by an "insured" in a medical emergency; or
- b. To any "trailer"; or
- c. To a vehicle insured for Liability Coverage under this endorsement.

2. The following exclusion applies under Part A to any vehicle for which the Declarations indicates that the passenger hazard is excluded:

We do not provide Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" the described "miscellaneous type vehicle".

III. Part B – Medical Payments Coverage

Exclusion 1. of Part B is replaced by the following:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" any motorized vehicle having fewer than four wheels.

However, this Exclusion (**1.**) does not apply to a motorized vehicle having fewer than four wheels if it is insured for Medical Payments Coverage under this endorsement.

IV. Part D – Coverage For Damage To Your Auto

Part D is amended as follows:

- A. The following is added to the Insuring Agreement:

We will pay for direct and accidental loss to facilities or equipment designed to be used with a "your covered auto" shown in the Declarations which is a motor home, while such facilities or equipment is in or attached to the motor home. Facilities or equipment include but are not limited to:

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1. Cooking, dining, plumbing, or refrigeration facilities;
 2. Awnings or cabanas; or
 3. Any other facilities or equipment designed to be used with a motor home.
- B.** The following is added to the definition of "non-owned auto":
3. Any motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart you do not own while used as a temporary substitute for "your covered auto" which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.
- C.** The **Exclusions** Section is amended as follows:
1. Exclusion 7. does not apply to:
 - a. Any "miscellaneous type vehicle", shown in the Declarations, which is a motor home; and
 - b. Facilities or equipment designed to be used with the described motor home while in or attached to the motor home.
 2. The following exclusions are added:
 - a. We will not pay for loss to:
 - (1) Clothing or luggage;
 - (2) Business or office equipment; or
 - (3) Articles which are sales samples or used in exhibitions.
 - b. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 9. or 10. of Part D.
- D.** With respect to the Coverage(s) shown as applicable to a vehicle described in the Declarations, the **Limit Of Liability** Provision is replaced by the following:
- LIMIT OF LIABILITY**
- A.** Our limit of liability for loss will be the lesser of the:
1. The Agreed Value stated in the Declarations or, for any auto without an Agreed Value stated in the Declarations, the actual cash value of the stolen or damaged property;
 2. Amount necessary to repair or replace the property with other property of like kind and quality without application of depreciation.; or
- However, our payment will be reduced by any amount paid for a previous loss to the same vehicle if the prior damage has not been repaired.

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- B.** Any applicable deductible shown in the Declarations will reduce our payment for loss. In the event of a Total Loss, no deductible will apply. An auto will be considered a Total Loss when:
- 1.** The costs of labor and parts to repair the auto plus the salvage value are greater than or equal to the Agreed Value;
 - 2.** The entire auto is stolen, not recovered and we offer to settle the loss; or
 - 3.** We deem it to be a Total Loss.



Miscellaneous Type Vehicle Endorsement

This endorsement changes the policy. Please read it carefully.

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

With respect to the "miscellaneous type vehicles" and coverages described in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

- A. For the purpose of the coverage provided by this endorsement "miscellaneous type vehicle" means a motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart.
- B. The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

 - 1. Any "miscellaneous type vehicle" shown in the Declarations.
 - 2. A "newly acquired auto".
 - 3. Any "trailer".
 - 4. Any "miscellaneous type vehicle" or auto you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This Provision **(4.)** does not apply to Coverage for Damage to Your Auto.

- C. Paragraph **1.** of the definition of "Newly acquired auto" is replaced by the following:
 - 1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto;
 - b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching; or

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- c. Any "miscellaneous type vehicle" of the same type shown in the Declarations.

II. Part A – Liability Coverage

Part A is amended as follows:

- A. The definition of "insured" is replaced by the following:

"Insured" means:

1. You or any "family member" for the ownership, maintenance or use of "your covered auto".
2. Any person using "your covered auto".
3. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

- B. The **Exclusions** Section is amended as follows:

1. Exclusion **B.1.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle which:

- a. Has fewer than four wheels; or
- b. Is designed mainly for use off public roads.

This Exclusion (**B.1.**) does not apply:

- a. While such vehicle is being used by an "insured" in a medical emergency; or
- b. To any "trailer"; or
- c. To a vehicle insured for Liability Coverage under this endorsement.

2. The following exclusion applies under Part A to any vehicle for which the Declarations indicates that the passenger hazard is excluded:

We do not provide Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" the described "miscellaneous type vehicle".

III. Part B – Medical Payments Coverage

Exclusion 1. of Part B is replaced by the following:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" any motorized vehicle having fewer than four wheels.

However, this Exclusion (**1.**) does not apply to a motorized vehicle having fewer than four wheels if it is insured for Medical Payments Coverage under this endorsement.

IV. Part D – Coverage For Damage To Your Auto

Part D is amended as follows:

- A. The following is added to the Insuring Agreement:

We will pay for direct and accidental loss to facilities or equipment designed to be used with a "your covered auto" shown in the Declarations which is a motor home, while such facilities or equipment is in or attached to the motor home. Facilities or equipment include but are not limited to:

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1. Cooking, dining, plumbing, or refrigeration facilities;
 2. Awnings or cabanas; or
 3. Any other facilities or equipment designed to be used with a motor home.
- B.** The following is added to the definition of "non-owned auto":
3. Any motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart you do not own while used as a temporary substitute for "your covered auto" which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.
- C.** The **Exclusions** Section is amended as follows:
1. Exclusion 7. does not apply to:
 - a. Any "miscellaneous type vehicle", shown in the Declarations, which is a motor home; and
 - b. Facilities or equipment designed to be used with the described motor home while in or attached to the motor home.
 2. The following exclusions are added:
 - a. We will not pay for loss to:
 - (1) Clothing or luggage;
 - (2) Business or office equipment; or
 - (3) Articles which are sales samples or used in exhibitions.
 - b. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 9. or 10. of Part D.
- D.** With respect to the Coverage(s) shown as applicable to a vehicle described in the Declarations, the **Limit Of Liability** Provision is replaced by the following:
- LIMIT OF LIABILITY**
- A.** Our limit of liability for loss will be the lesser of the:
1. The Agreed Value stated in the Declarations or, for any auto without an Agreed Value stated in the Declarations, the actual cash value of the stolen or damaged property;
 2. Amount necessary to repair or replace the property with other property of like kind and quality without application of depreciation.; or
- However, our payment will be reduced by any amount paid for a previous loss to the same vehicle if the prior damage has not been repaired.

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- B.** Any applicable deductible shown in the Declarations will reduce our payment for loss. In the event of a Total Loss, no deductible will apply. An auto will be considered a Total Loss when:
- 1.** The costs of labor and parts to repair the auto plus the salvage value are greater than or equal to the Agreed Value;
 - 2.** The entire auto is stolen, not recovered and we offer to settle the loss; or
 - 3.** We deem it to be a Total Loss.



Miscellaneous Type Vehicle Endorsement

This endorsement changes the policy. Please read it carefully.

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

With respect to the "miscellaneous type vehicles" and coverages described in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

- A. For the purpose of the coverage provided by this endorsement "miscellaneous type vehicle" means a motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart.
- B. The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

 - 1. Any "miscellaneous type vehicle" shown in the Declarations.
 - 2. A "newly acquired auto".
 - 3. Any "trailer".
 - 4. Any "miscellaneous type vehicle" or auto you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This Provision **(4.)** does not apply to Coverage for Damage to Your Auto.

- C. Paragraph **1.** of the definition of "Newly acquired auto" is replaced by the following:
 - 1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto;
 - b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching; or

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- c. Any "miscellaneous type vehicle" of the same type shown in the Declarations.

II. Part A – Liability Coverage

Part A is amended as follows:

- A. The definition of "insured" is replaced by the following:

"Insured" means:

1. You or any "family member" for the ownership, maintenance or use of "your covered auto".
2. Any person using "your covered auto".
3. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

- B. The **Exclusions** Section is amended as follows:

1. Exclusion **B.1.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle which:

- a. Has fewer than four wheels; or
- b. Is designed mainly for use off public roads.

This Exclusion (**B.1.**) does not apply:

- a. While such vehicle is being used by an "insured" in a medical emergency; or
- b. To any "trailer"; or
- c. To a vehicle insured for Liability Coverage under this endorsement.

2. The following exclusion applies under Part A to any vehicle for which the Declarations indicates that the passenger hazard is excluded:

We do not provide Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" the described "miscellaneous type vehicle".

III. Part B – Medical Payments Coverage

Exclusion 1. of Part B is replaced by the following:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" any motorized vehicle having fewer than four wheels.

However, this Exclusion (**1.**) does not apply to a motorized vehicle having fewer than four wheels if it is insured for Medical Payments Coverage under this endorsement.

IV. Part D – Coverage For Damage To Your Auto

Part D is amended as follows:

- A. The following is added to the Insuring Agreement:

We will pay for direct and accidental loss to facilities or equipment designed to be used with a "your covered auto" shown in the Declarations which is a motor home, while such facilities or equipment is in or attached to the motor home. Facilities or equipment include but are not limited to:

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1. Cooking, dining, plumbing, or refrigeration facilities;
 2. Awnings or cabanas; or
 3. Any other facilities or equipment designed to be used with a motor home.
- B.** The following is added to the definition of "non-owned auto":
3. Any motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart you do not own while used as a temporary substitute for "your covered auto" which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.
- C.** The **Exclusions** Section is amended as follows:
1. Exclusion 7. does not apply to:
 - a. Any "miscellaneous type vehicle", shown in the Declarations, which is a motor home; and
 - b. Facilities or equipment designed to be used with the described motor home while in or attached to the motor home.
 2. The following exclusions are added:
 - a. We will not pay for loss to:
 - (1) Clothing or luggage;
 - (2) Business or office equipment; or
 - (3) Articles which are sales samples or used in exhibitions.
 - b. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 9. or 10. of Part D.
- D.** With respect to the Coverage(s) shown as applicable to a vehicle described in the Declarations, the **Limit Of Liability** Provision is replaced by the following:
- LIMIT OF LIABILITY**
- A.** Our limit of liability for loss will be the lesser of the:
1. The Agreed Value stated in the Declarations or, for any auto without an Agreed Value stated in the Declarations, the actual cash value of the stolen or damaged property;
 2. Amount necessary to repair or replace the property with other property of like kind and quality without application of depreciation.; or
- However, our payment will be reduced by any amount paid for a previous loss to the same vehicle if the prior damage has not been repaired.

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- B.** Any applicable deductible shown in the Declarations will reduce our payment for loss. In the event of a Total Loss, no deductible will apply. An auto will be considered a Total Loss when:
- 1.** The costs of labor and parts to repair the auto plus the salvage value are greater than or equal to the Agreed Value;
 - 2.** The entire auto is stolen, not recovered and we offer to settle the loss; or
 - 3.** We deem it to be a Total Loss.



Miscellaneous Type Vehicle Endorsement

This endorsement changes the policy. Please read it carefully.

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

With respect to the "miscellaneous type vehicles" and coverages described in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

- A. For the purpose of the coverage provided by this endorsement "miscellaneous type vehicle" means a motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart.
- B. The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

 - 1. Any "miscellaneous type vehicle" shown in the Declarations.
 - 2. A "newly acquired auto".
 - 3. Any "trailer".
 - 4. Any "miscellaneous type vehicle" or auto you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This Provision **(4.)** does not apply to Coverage for Damage to Your Auto.

- C. Paragraph **1.** of the definition of "Newly acquired auto" is replaced by the following:
 - 1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto;
 - b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching; or

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- c. Any "miscellaneous type vehicle" of the same type shown in the Declarations.

II. Part A – Liability Coverage

Part A is amended as follows:

- A. The definition of "insured" is replaced by the following:

"Insured" means:

1. You or any "family member" for the ownership, maintenance or use of "your covered auto".
2. Any person using "your covered auto".
3. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

- B. The **Exclusions** Section is amended as follows:

1. Exclusion **B.1.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle which:

- a. Has fewer than four wheels; or
- b. Is designed mainly for use off public roads.

This Exclusion (**B.1.**) does not apply:

- a. While such vehicle is being used by an "insured" in a medical emergency; or
- b. To any "trailer"; or
- c. To a vehicle insured for Liability Coverage under this endorsement.

2. The following exclusion applies under Part A to any vehicle for which the Declarations indicates that the passenger hazard is excluded:

We do not provide Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" the described "miscellaneous type vehicle".

III. Part B – Medical Payments Coverage

Exclusion 1. of Part B is replaced by the following:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" any motorized vehicle having fewer than four wheels.

However, this Exclusion (**1.**) does not apply to a motorized vehicle having fewer than four wheels if it is insured for Medical Payments Coverage under this endorsement.

IV. Part D – Coverage For Damage To Your Auto

Part D is amended as follows:

- A. The following is added to the Insuring Agreement:

We will pay for direct and accidental loss to facilities or equipment designed to be used with a "your covered auto" shown in the Declarations which is a motor home, while such facilities or equipment is in or attached to the motor home. Facilities or equipment include but are not limited to:

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1. Cooking, dining, plumbing, or refrigeration facilities;
 2. Awnings or cabanas; or
 3. Any other facilities or equipment designed to be used with a motor home.
- B.** The following is added to the definition of "non-owned auto":
3. Any motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart you do not own while used as a temporary substitute for "your covered auto" which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.
- C.** The **Exclusions** Section is amended as follows:
1. Exclusion 7. does not apply to:
 - a. Any "miscellaneous type vehicle", shown in the Declarations, which is a motor home; and
 - b. Facilities or equipment designed to be used with the described motor home while in or attached to the motor home.
 2. The following exclusions are added:
 - a. We will not pay for loss to:
 - (1) Clothing or luggage;
 - (2) Business or office equipment; or
 - (3) Articles which are sales samples or used in exhibitions.
 - b. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 9. or 10. of Part D.
- D.** With respect to the Coverage(s) shown as applicable to a vehicle described in the Declarations, the **Limit Of Liability** Provision is replaced by the following:
- LIMIT OF LIABILITY**
- A.** Our limit of liability for loss will be the lesser of the:
1. The Agreed Value stated in the Declarations or, for any auto without an Agreed Value stated in the Declarations, the actual cash value of the stolen or damaged property;
 2. Amount necessary to repair or replace the property with other property of like kind and quality without application of depreciation.; or
- However, our payment will be reduced by any amount paid for a previous loss to the same vehicle if the prior damage has not been repaired.

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- B.** Any applicable deductible shown in the Declarations will reduce our payment for loss. In the event of a Total Loss, no deductible will apply. An auto will be considered a Total Loss when:
- 1.** The costs of labor and parts to repair the auto plus the salvage value are greater than or equal to the Agreed Value;
 - 2.** The entire auto is stolen, not recovered and we offer to settle the loss; or
 - 3.** We deem it to be a Total Loss.



Miscellaneous Type Vehicle Endorsement

This endorsement changes the policy. Please read it carefully.

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

With respect to the "miscellaneous type vehicles" and coverages described in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

- A. For the purpose of the coverage provided by this endorsement "miscellaneous type vehicle" means a motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart.
- B. The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

 - 1. Any "miscellaneous type vehicle" shown in the Declarations.
 - 2. A "newly acquired auto".
 - 3. Any "trailer".
 - 4. Any "miscellaneous type vehicle" or auto you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This Provision **(4.)** does not apply to Coverage for Damage to Your Auto.

- C. Paragraph **1.** of the definition of "Newly acquired auto" is replaced by the following:
 - 1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto;
 - b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching; or

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- c. Any "miscellaneous type vehicle" of the same type shown in the Declarations.

II. Part A – Liability Coverage

Part A is amended as follows:

- A. The definition of "insured" is replaced by the following:

"Insured" means:

1. You or any "family member" for the ownership, maintenance or use of "your covered auto".
2. Any person using "your covered auto".
3. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

- B. The **Exclusions** Section is amended as follows:

1. Exclusion **B.1.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle which:

- a. Has fewer than four wheels; or
- b. Is designed mainly for use off public roads.

This Exclusion (**B.1.**) does not apply:

- a. While such vehicle is being used by an "insured" in a medical emergency; or
- b. To any "trailer"; or
- c. To a vehicle insured for Liability Coverage under this endorsement.

2. The following exclusion applies under Part A to any vehicle for which the Declarations indicates that the passenger hazard is excluded:

We do not provide Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" the described "miscellaneous type vehicle".

III. Part B – Medical Payments Coverage

Exclusion 1. of Part B is replaced by the following:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" any motorized vehicle having fewer than four wheels.

However, this Exclusion (**1.**) does not apply to a motorized vehicle having fewer than four wheels if it is insured for Medical Payments Coverage under this endorsement.

IV. Part D – Coverage For Damage To Your Auto

Part D is amended as follows:

- A. The following is added to the Insuring Agreement:

We will pay for direct and accidental loss to facilities or equipment designed to be used with a "your covered auto" shown in the Declarations which is a motor home, while such facilities or equipment is in or attached to the motor home. Facilities or equipment include but are not limited to:

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1. Cooking, dining, plumbing, or refrigeration facilities;
 2. Awnings or cabanas; or
 3. Any other facilities or equipment designed to be used with a motor home.
- B.** The following is added to the definition of "non-owned auto":
3. Any motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart you do not own while used as a temporary substitute for "your covered auto" which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.
- C.** The **Exclusions** Section is amended as follows:
1. Exclusion 7. does not apply to:
 - a. Any "miscellaneous type vehicle", shown in the Declarations, which is a motor home; and
 - b. Facilities or equipment designed to be used with the described motor home while in or attached to the motor home.
 2. The following exclusions are added:
 - a. We will not pay for loss to:
 - (1) Clothing or luggage;
 - (2) Business or office equipment; or
 - (3) Articles which are sales samples or used in exhibitions.
 - b. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 9. or 10. of Part D.
- D.** With respect to the Coverage(s) shown as applicable to a vehicle described in the Declarations, the **Limit Of Liability** Provision is replaced by the following:
- LIMIT OF LIABILITY**
- A.** Our limit of liability for loss will be the lesser of the:
1. The Agreed Value stated in the Declarations or, for any auto without an Agreed Value stated in the Declarations, the actual cash value of the stolen or damaged property;
 2. Amount necessary to repair or replace the property with other property of like kind and quality without application of depreciation.; or
- However, our payment will be reduced by any amount paid for a previous loss to the same vehicle if the prior damage has not been repaired.

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- B.** Any applicable deductible shown in the Declarations will reduce our payment for loss. In the event of a Total Loss, no deductible will apply. An auto will be considered a Total Loss when:
- 1.** The costs of labor and parts to repair the auto plus the salvage value are greater than or equal to the Agreed Value;
 - 2.** The entire auto is stolen, not recovered and we offer to settle the loss; or
 - 3.** We deem it to be a Total Loss.



Miscellaneous Type Vehicle Endorsement

This endorsement changes the policy. Please read it carefully.

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

With respect to the "miscellaneous type vehicles" and coverages described in the Declarations, the provisions of the policy apply unless modified by this endorsement.

I. Definitions

The **Definitions** Section is amended as follows:

- A. For the purpose of the coverage provided by this endorsement "miscellaneous type vehicle" means a motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart.
- B. The definition of "your covered auto" is replaced by the following:

"Your covered auto" means:

 - 1. Any "miscellaneous type vehicle" shown in the Declarations.
 - 2. A "newly acquired auto".
 - 3. Any "trailer".
 - 4. Any "miscellaneous type vehicle" or auto you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This Provision **(4.)** does not apply to Coverage for Damage to Your Auto.

- C. Paragraph **1.** of the definition of "Newly acquired auto" is replaced by the following:
 - 1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto;
 - b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and
 - (2) Is not used for the delivery or transportation of goods and materials unless such use is:
 - (a) Incidental to your "business" of installing, maintaining or repairing furnishings or equipment; or
 - (b) For farming or ranching; or

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- c. Any "miscellaneous type vehicle" of the same type shown in the Declarations.

II. Part A – Liability Coverage

Part A is amended as follows:

- A. The definition of "insured" is replaced by the following:

"Insured" means:

1. You or any "family member" for the ownership, maintenance or use of "your covered auto".
2. Any person using "your covered auto".
3. For "your covered auto", any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.

- B. The **Exclusions** Section is amended as follows:

1. Exclusion **B.1.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle which:

- a. Has fewer than four wheels; or
- b. Is designed mainly for use off public roads.

This Exclusion (**B.1.**) does not apply:

- a. While such vehicle is being used by an "insured" in a medical emergency; or
- b. To any "trailer"; or
- c. To a vehicle insured for Liability Coverage under this endorsement.

2. The following exclusion applies under Part A to any vehicle for which the Declarations indicates that the passenger hazard is excluded:

We do not provide Liability Coverage for any "insured" for "bodily injury" to any person while "occupying" the described "miscellaneous type vehicle".

III. Part B – Medical Payments Coverage

Exclusion 1. of Part B is replaced by the following:

We do not provide Medical Payments Coverage for any "insured" for "bodily injury" sustained while "occupying" any motorized vehicle having fewer than four wheels.

However, this Exclusion (**1.**) does not apply to a motorized vehicle having fewer than four wheels if it is insured for Medical Payments Coverage under this endorsement.

IV. Part D – Coverage For Damage To Your Auto

Part D is amended as follows:

- A. The following is added to the Insuring Agreement:

We will pay for direct and accidental loss to facilities or equipment designed to be used with a "your covered auto" shown in the Declarations which is a motor home, while such facilities or equipment is in or attached to the motor home. Facilities or equipment include but are not limited to:

Miscellaneous Type Vehicle Endorsement

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1. Cooking, dining, plumbing, or refrigeration facilities;
 2. Awnings or cabanas; or
 3. Any other facilities or equipment designed to be used with a motor home.
- B.** The following is added to the definition of "non-owned auto":
3. Any motor home, motorcycle or other similar type vehicle, all-terrain vehicle, dune buggy or golf cart you do not own while used as a temporary substitute for "your covered auto" which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.
- C.** The **Exclusions** Section is amended as follows:
1. Exclusion 7. does not apply to:
 - a. Any "miscellaneous type vehicle", shown in the Declarations, which is a motor home; and
 - b. Facilities or equipment designed to be used with the described motor home while in or attached to the motor home.
 2. The following exclusions are added:
 - a. We will not pay for loss to:
 - (1) Clothing or luggage;
 - (2) Business or office equipment; or
 - (3) Articles which are sales samples or used in exhibitions.
 - b. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 9. or 10. of Part D.
- D.** With respect to the Coverage(s) shown as applicable to a vehicle described in the Declarations, the **Limit Of Liability** Provision is replaced by the following:
- LIMIT OF LIABILITY**
- A.** Our limit of liability for loss will be the lesser of the:
1. The Agreed Value stated in the Declarations or, for any auto without an Agreed Value stated in the Declarations, the actual cash value of the stolen or damaged property;
 2. Amount necessary to repair or replace the property with other property of like kind and quality without application of depreciation.; or
- However, our payment will be reduced by any amount paid for a previous loss to the same vehicle if the prior damage has not been repaired.

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- B.** Any applicable deductible shown in the Declarations will reduce our payment for loss. In the event of a Total Loss, no deductible will apply. An auto will be considered a Total Loss when:
- 1.** The costs of labor and parts to repair the auto plus the salvage value are greater than or equal to the Agreed Value;
 - 2.** The entire auto is stolen, not recovered and we offer to settle the loss; or
 - 3.** We deem it to be a Total Loss.



Customizing Equipment Coverage

This endorsement changes the policy. Please read it carefully.

With respect to coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

- A.** Exclusion **10.** of Part **D** – Coverage For Damage To Your Auto does not apply to coverage provided by this endorsement.
- B.** With respect to a vehicle for which the Schedule or Declarations indicates that Customizing Equipment Coverage applies, we will pay for direct and accidental loss to custom furnishings or equipment including, but not limited to:
 - 1.** Special carpeting or insulation;
 - 2.** Furniture or bars;
 - 3.** Height-extending roofs; or
 - 4.** Custom murals, paintings, or other decals or graphics.
- C.** This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions **4.**, **5.**, **7.**, or **9.** of Part **D**.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.



Contact Information

If you would like to obtain information about your coverage or if you need assistance in resolving an issue relating to your insurance policies with us, please contact us at:

Privilege Underwriters Reciprocal Exchange
44 South Broadway, Suite 301
White Plains, NY 10601

(888) 813-PURE

Please include your name and policy number in any correspondence.



Important Notice Regarding the Fair Credit Reporting Act (FCRA)

Federal law requires all insurers to provide this notice.

In accepting this insurance it is understood that as part of our underwriting procedure, one or more investigative consumer reports were obtained. This may include motor vehicle reports, credit reports, or inquiries with individuals to confirm information you provided to us. If such an investigation is made, it will be handled in the strictest confidence.

You have the right to request information on the scope and nature of the investigative consumer reports. To obtain this information, please send a written request to:

Privilege Underwriters Reciprocal Exchange
Attn: Privacy Inquiries
44 South Broadway, Suite 301
White Plains, New York 10601



Consumer Disclosure Notice

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PURE is pleased to provide coverage according to the price and terms stated on the Declarations Page of your policy. The purpose of this notice is to share some important information with you.

We understand that as a good insurance risk you want to be rewarded with lower premiums. We use many factors in determining the price of your insurance, making the rate you pay commensurate with your individual situation.

One of the factors we consider in determining your premium is an insurance score, which is obtained from a consumer report. Due in part to your insurance score, your premium is not the lowest possible price. The primary factors in the consumer report that contributed to your insurance score are

1. TIME SINCE MOST RECENT COLLECTION AGENCY FILING REPORTED
2. TOTAL AMOUNT OF PAST DUE BALANCES ON ACCOUNTS
3. % OF ACCOUNTS REPORTED IN LAST 24 MONTHS TO TOTAL ACCOUNTS ON FILE
4. LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

The consumer report we used to determine your insurance score was provided by a consumer reporting agency. You have the right to obtain a free copy of your consumer report within 60 days of receiving this notice. You also have the right to dispute incomplete or inaccurate information with them.

The consumer reporting agency name and contact information is:

ChoicePoint Consumer Service Center
P. O. Box 105108
Atlanta, Georgia 30348-5108
(800) 456-6004
www.consumerdisclosure.com
Reference Number: 23257005734662

Please note that this consumer reporting agency did not make any decision regarding your policy premium and is therefore unable to answer questions regarding your policy or premium determination.

If you would like to learn more about how we use insurance score to provide you the best possible price, please contact PURE Member Services at 1-888-813-7873.



Important Notice – Dispute Resolution Process Under the Federal Fair Credit Reporting Act (FCRA)

Under the FCRA, you have the right to obtain a free copy of your consumer report we used to determine your insurance score. You also have the right to dispute any incomplete or inaccurate information with the consumer reporting agency that provided the report.

If, after any reinvestigation of any information disputed by you, an item of the report is found to be inaccurate or incomplete or cannot be verified, the consumer reporting agency must promptly:

- Delete that item of information from your report, or modify that item of information, as appropriate, based on the results of the reinvestigation; and
- Notify the furnisher of that information and you that the information has been modified or deleted from your report.

We will then re-underwrite or re-rate your policy and shall make any adjustments necessary, consistent with our underwriting and rating guidelines within thirty (30) days of receiving notice from you.

Please also let us know if you feel your consumer report has been adversely influenced by extraordinary life events, including but not limited to catastrophic illness, injury, loss of employment, divorce, death of spouse, child or parent or identity theft. We will review the circumstances as reported by you or your agent and will request and review your consumer report.

If it is determined the extraordinary life event did directly influence your consumer report, your policy will be re-rated without using the insurance score that was based on your consumer report.



Privacy Notice

Important notice regarding your policy.

What Does PURE Do with Your Personal Information?

Why does PURE collect personal information?

Financial companies choose how they use and share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What kinds of personal information does PURE collect?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Numbers, email address, dates of birth, physical addresses;
- Vehicle information, motor vehicle and claims histories;
- Vehicle operators information, mortgages, lien or lease holder information;
- Credit card information and credit reporting information such as scores; and
- Occupation and whether you own or rent your residence.

When you are *no longer* our customer, we continue to share your information as described in this notice.

At any time you can access any of your personal information that we may have. To do so, please submit a written request to us describing the information you want to review, and properly identify yourself and specifically grant us permission so that we can release requested information if it is able to be disclosed.

How does PURE collect my information?

PURE collects only the information necessary to underwrite insurance policies, adjust claims and operate the other functions necessary to provide you with the products and services we offer. PURE collects this information from various reporting or database and agencies or bureaus.

We collect your personal information, for example, when you:

- Apply for insurance, file a claim, contact us for information or with questions;
- Send us emails or other correspondence; or
- If you communicate with us by telephone (please note that we may record or monitor the call).

How does PURE protect my information?

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To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files and buildings. We restrict access to nonpublic personal information to those employees who need to know that information to provide products or services to you. We take reasonable measures to ensure that the companies we choose as our business partners support our commitment to protecting the privacy of our subscribers in their handling of our subscribers' personal data.

How does PURE use my personal information?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PURE chooses to share subscribers' personal information; and whether you can limit this sharing.

Any information which we have or may obtain about you or other individuals listed as policyholders on your policy will be treated confidentially.

Reasons we can share your personal information	Does PURE share?	Can you limit this sharing?
For our everyday business purposes — such as policy issuance, claim adjustment, responding to service requests from you or your broker, responding to court orders and legal investigations, government agencies for regulatory reporting, etc.	Yes	No
For our marketing purposes — to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	No	N/A
For our affiliates' everyday business purposes — information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness.	No	N/A
For nonaffiliates to market to you.	No	N/A

PURE Affiliates: Privilege Underwriters, Inc. (PUT), PURE Insurance Company (PIC), PURE Risk Management, LLC (PRM)

Privacy Notice

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Non-affiliates: Companies not related by common ownership or control. They can include claims and other servicing vendors, insurance agencies, government agencies and departments, insurance servicing and reporting entities.

Why I can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes - information about our creditworthiness; and
- Sharing for non-affiliates to market to you,

neither of which PURE does. The only sharing PURE does is to allow PURE to run its everyday business.

Can I change the personal information PURE has?

If you ask us to amend or delete information about you, we will correct, amend or delete the personal information in dispute or notify you of the action we will take along with the reason for our decision. You can submit your request for additional information or your request to amend your information to:

Privacy Officer
Privilege Underwriters Reciprocal Exchange
44 South Broadway, Suite 301
White Plains NY 10601

(If the information you ask us to modify is from another source such as a Credit Reporting entity, we will not be able to change their information and you will need to work directly with that provider).

How do you use Credit or Consumer Reports?

In accordance with applicable federal and state laws, a credit report or other consumer report about you may be used to develop an insurance score. Your insurance score will be used to review your application for insurance and subsequent amendments and renewals. An insurance score uses information from your credit and/or consumer report to help predict how often you are likely to file claims and how expensive those claims will be. Insurance score information is then used to determine how much we will charge for insurance.

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Items from a credit report that could affect an insurance score include payment history, number of revolving accounts, number of new accounts, and the presence of collection accounts, bankruptcies and foreclosures. We will use information provided by LexisNexis (formerly ChoicePoint), or an equivalent third party vendor, in connection with the development of your insurance score. You have the right to a free copy of the credit report or consumer report used to develop your insurance score, and you have the right to work with the credit reporting agency that provided it to correct information which may be inaccurate.

What is an extraordinary life circumstance and how might it apply to me?

If an insurance score was used to rate your policy, you have the right to request in writing that we consider extraordinary life circumstance in connection with the use of your insurance score. PURE is an insurer authorized to do business in certain states that allow insurance score to be used to rate risks for a policy of personal insurance. In those states where permitted, PURE may, on written request from a consumer, provide exceptions to its rules for a consumer who has experienced, and whose credit information has been directly influenced by, events considered extraordinary circumstances such as; 1. Catastrophic illness or injury; 2. Death of a spouse, child or parent; 3. Divorce; 4. Identity theft; 5. Temporary loss of employment; 6. Military deployment overseas; 7. Total or other loss that makes your home uninhabitable; 8. Other events determined by PURE.

In the case that we receive an extraordinary life event submission, we may, but are not required to, do any of the following: 1. Require you to provide reasonable written and independently verifiable documentation of the event. 2. Require you to demonstrate that the event had direct and meaningful impact on your credit information. 3. Require that such request be made no more than sixty days after the date of the application for insurance or the policy renewal. 4. Grant an exception despite the fact that you did not provide the initial request for an exception in writing. 5. Grant an exception where you ask for consideration of repeated events or we have considered this event previously. 6. Assign a neutral insurance score.