

The Shelter Insurance Automobile Insurance Policy for Oklahoma is a comprehensive contract detailing coverage, obligations, and procedures for policyholders. It is essential for policyholders to thoroughly review the policy, Declarations, and endorsements to ensure adequate coverage. The Declarations section identifies the named insured, additional insureds, insured vehicles, policy period, and types of coverage. Key definitions include "accident," which refers to unexpected events, and "bodily injury," encompassing physical injuries, sickness, and death, while excluding mental injuries unless diagnosed by a qualified professional. The policy outlines general agreements, including the insured's duty to maintain correct coverages and timely premium payments, with failure to comply potentially resulting in loss of coverage. Coverage includes auto liability, medical expenses, accidental death benefits, uninsured motor vehicle liability, and physical damage to the insured vehicle, with exclusions for intentional acts, certain vehicle types, and specific claim circumstances.

In the event of an accident, policyholders must notify the insurer and cooperate during the claims process. The policy addresses subrogation rights, legal actions against the insurer, and the assignment of policy rights, all governed by Oklahoma law. Premiums may change during the policy period, and policyholders must understand these changes. The policy emphasizes compliance with its terms to maintain coverage and protect against liabilities. It includes various definitions relevant to coverage, such as "Permission," "Person," "Property damage," and "Public roadway," and specifies the importance of accurate information during the application process, stating that false statements may void coverage.

The policy is the entire agreement between the insurer and insured, including all related documents and endorsements, and complies with Oklahoma's financial responsibility laws. Endorsements modify the policy as necessary, and coverage is effective for occurrences in the U.S. and Canada. Coverage is void for insureds making fraudulent statements or engaging in fraudulent conduct. In cases of overlapping claims with other insurance, the policy provides proportional coverage based

on limits. Legal actions against the insurer must be brought in Oklahoma, and insured parties cannot join the insurer in liability-related legal actions.

Subrogation rights allow the insurer to recover amounts paid from liable parties, contingent upon the insured's cooperation. Coverage extends to the spouse of the last named insured after their death, with specific permissions for legal representatives. Cancellation can be initiated by any named insured, with the insurer able to cancel for non-payment or lawful reasons, providing required notice periods. Upon cancellation, a pro-rata premium refund may be issued. Renewal depends on the insurer's offer and premium payment, with lawful reasons for refusal to renew.

Coverage A and B provide auto liability, covering damages for which the insured is legally obligated due to accidents involving described or non-owned autos, with exclusions for punitive damages and obligations created solely by contract. Insured individuals include the policyholder, certain relatives, and additional listed insureds, with coverage limits defined in the Declarations. Additional duties for insureds include not suing the insurer until damages are finalized and allowing the insurer to investigate and settle claims without authorization. Coverage C provides medical, dental, and funeral expense coverage for bodily injuries sustained in accidents, with specific exclusions and limits defined in the Declarations.

Coverage D offers an accidental death benefit for deaths resulting from accidents within one year, with exclusions for certain circumstances. Coverage E addresses uninsured motor vehicle liability, covering damages for bodily injuries caused by uninsured vehicles, with exclusions for damages while occupying vehicles owned by the insured or relatives unless covered by liability insurance. Coverage E limits liability to the minimum required by state law in certain situations, and payments can be made to various parties, with the insurer retaining subrogation rights.

Coverage F (Collision Coverage) and Coverage G (Comprehensive Coverage) provide property

damage coverage for the described auto, subject to conditions, exclusions, and deductibles. Claims will not be paid if previously compensated under these coverages or if the insured has received reimbursement from another source. Exclusions include damage while transporting individuals for compensation, war-related damage, and damage from conversion or embezzlement. Claim settlement options allow the insurer to pay for repairs or the vehicle's comparable value, with specific procedures for claims involving loss payees. The policy emphasizes adherence to outlined conditions and exclusions to ensure coverage.