

AMENDATORY ENDORSEMENT

This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

1. THIS POLICY

- a. Item 3. is changed to read:

We agree to provide insurance according to the terms of this policy:

- a. based on payment of premium for the coverages carried, the applicable limits, and deductibles chosen;
- b. in reliance upon information that affects eligibility and premium provided by **you** or other sources to **us** in the application for this policy and during the policy period. This includes, but is not limited to:
 - (1) vehicles insured;
 - (2) use of **your cars**;
 - (3) primary garaging location; and
 - (4) drivers of any vehicle insured under this policy; and
- c. unless otherwise stated on the Declarations, in reliance on the following statements:
 - (1) Neither **you** nor any member of **your** household has, within the past three years, had either:
 - (a) a license to drive; or
 - (b) a vehicle registration suspended, revoked, or refused.
 - (2) **Your cars** are used for pleasure and business.

- b. Item 4. is changed to read:

All named insureds shown on the Declarations and all applicants agree by acceptance of this policy that:

- a. the statements in 3. above are made by such named insured or applicant and are true;
 - b. all information provided to **us** in the application for this policy was true, correct, and complete;
 - c. all information on the Declarations is:
 - (1) true, correct, and complete; and
 - (2) any changes to information described in 3. above have been provided to **us** by **you** if changed during any policy period; and
 - d. **we** provide this insurance on the basis the above statements and information are true, correct, and complete.
- Concealing or misleading material information that affects eligibility or premium may be fraudulent, resulting in voiding or rescission of the policy or denial of coverage under the policy.

2. INSURED'S DUTIES

The following is added:

Duty to Notify Us of Changes

You must notify **us** if there are changes to any information shown on the Declarations or to information that affects eligibility or premium. This includes, but is not limited to changes in:

- a. use of **your cars**;
- b. primary garaging location;
- c. drivers of any vehicle insured under this policy; or
- d. driver's license status of any driver.

You must notify **us** of a **newly acquired car** within the timing described in the **newly acquired car** definition. **You** must notify **us** of all other changes within 90 days of that change.

Changes will be confirmed with an updated Declarations issued to **you**. **You** must confirm the accuracy of the updated information and notify **us** promptly if corrections are necessary.

Failure to notify **us** of changes that affect eligibility or premium may be fraudulent, resulting in voiding or rescission of the policy or denial of coverage under the policy.

3. GENERAL TERMS

a. Premium

(1) Item b. is changed to read:

The renewal premium for this policy will be based upon the rates in effect, the coverages carried, the applicable limits, deductibles, and other elements that affect the premium that apply at the time of renewal including, but not limited to:

- (1) vehicles insured;
- (2) use of vehicles;
- (3) primary garaging location; and
- (4) drivers of any vehicle insured under this policy.

(2) Item d. is changed to read:

The premium for this policy is based upon the coverages carried, the applicable limits, deductibles, and information **we** have received from **you** or other sources. **You** must inform **us** if any information regarding the following is incorrect or incomplete, or changes during the policy period, and **you** must answer questions **we** ask regarding the following:

- (1) **Your cars**, or their use, including annual mileage;
- (2) The **persons** who regularly drive a **your car**, including newly licensed family members;
- (3) **Your** marital status; or
- (4) The location where **your cars** are primarily garaged.

If the above information or any other information used to determine the premium is incorrect, incomplete, changes during the policy period, or is not provided to **us** when **we** ask, then **we** may decrease or increase the premium during the policy period. If **we** decrease the premium during the policy period, then **we** will provide a refund or a credit in the amount of the decrease. If **we** increase the premium during the policy period, then **you** must pay the amount of the increase.

b. Cancellation

How and When We May Cancel is changed to read:

We may cancel this policy by providing notice to the named insured shown on the Declarations. The notice will provide the date cancellation is effective.

The date cancellation is effective will be at least 10 days after the date notice is provided.

After this policy has been in force for more than 59 days, **we** may cancel this policy before the end of the current policy period:

- (1) if the premium is not paid when due;
- (2) if **you**, any **resident relative**, or any other **person** who usually drives a **your car** has:
 - (a) had their driver's license under suspension or revocation; or
 - (b) been convicted of driving without having a valid driver's licenseduring the 180 days immediately before the effective date of the policy or during the policy period; or
- (3) for any other reason allowed by law.

c. Concealment or Fraud

The Concealment or Fraud provision is replaced by:

Concealment, Misrepresentation, or Fraud

- a. To determine **your** eligibility for coverage under this policy and to determine **your** premium, **we** relied upon statements and representations **you** or the applicant provided to **us**.
- b. There is no coverage under this policy and **we** may void or rescind this policy, if **you** or an applicant have made false statements with the intent to conceal or misrepresent any material fact or circumstance in connection with:

- (1) the application for this policy; or
- (2) any change to this policy or elements that affect eligibility or premium including, but not limited to:
 - (a) vehicles insured;
 - (b) use of **your cars**;
 - (c) primary garaging location; and
 - (d) drivers of any vehicle insured under this policy.
- c. There is no coverage under this policy if **you** or any other **person** insured under this policy has made false statements with the intent to conceal or misrepresent any material fact or circumstance in connection with any claim under this policy.

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