

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF POLICY PROVISIONS - NEVADA

I. Definitions

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

1. The definition of *you* and *your* is deleted and replaced by the following:

A. Throughout the policy, *you* and *your* refer to:

1. The "named insured" shown on the *Declarations Page*; and
2. That named insured's spouse or domestic partner recognized under Nevada law if that spouse or domestic partner is a resident of the same household of the named insured during the policy period; and

If the spouse or domestic partner ceases to be a resident of the same household during the policy period, coverage for that spouse or domestic partner will continue until the earlier of:

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

In addition, *you* and *your* refer to:

1. Two or more individuals, other than husband or wife, residing in the same household;
2. A party who has entered into domestic partnership with the named insured recognized under Nevada law; or
3. Two or more *non-resident relatives*;

who jointly own a *your covered auto*.

2. The definition of *family member* is replaced with the following:

Family member means a person related to *you* by blood, marriage, adoption or domestic partnership recognized under Nevada law and who is a resident of *your* household. This includes a ward or foster child.

3. The following definition is added:

Non-resident relatives means two or more persons related by blood, marriage or adoption who reside in separate households. This includes a ward or foster child.

II. Part A - Liability Coverage

The following exclusion is added to **Part A**:

We do not provide Liability Coverage for the *ownership*, maintenance or use of any vehicle, other than *your covered auto* by any:

1. *Non-resident relative*; or
2. *Family member* of a *Non-resident relative*.

III. Part C - Uninsured/Underinsured Motorists Coverage

The following is added to the definition of *uninsured motor vehicle*.

5. That is used by a short-term lessee if:
 - a. The short term lessor has satisfied the financial responsibility law of the state in which *your covered auto* is principally garaged; and
 - b. The short-term lessee is not insured or otherwise covered by a *bodily injury* liability policy or bond that meets the requirements of NRS485.185.

IV. Part D - Coverage for Damage to Your Auto is amended as follows:

A. The **Transportation Expense Coverage and Increased Transportation Expense Coverage** Provisions are replaced by the following:

1. *We* will repay *you*, without application of a deductible up to the greater of:
 - a. \$30 each day up to a maximum of \$900; or
 - b. Any higher limit of liability purchased by *you* as Increased Transportation Expense Coverage shown on *your Declarations Page* for:
 - (1) Temporary transportation expenses incurred by *you* in the event of a *loss* to *your covered auto*. *We* will pay for such expenses if the *loss* is caused by:
 - (a) A Comprehensive *loss* only if the *Declarations Page* indicates that Comprehensive Coverage is provided for that *auto*.

- (b) *Collision* only if the *Declarations Page* indicates that Collision Coverage is provided for that *auto*.
- (1) Expenses for which *you* become legally responsible in the event of *loss* to a *non-owned auto*. *We* will pay for such expenses if the *loss* is caused by:
 - (a) A Comprehensive *loss* only if the *Declarations Page* indicates that Comprehensive Coverage is provided for *your covered auto*.
 - (b) *Collision* only if the *Declarations Page* indicates that Collision Coverage is provided for any *your covered auto*.

However, the most *we* will pay for any expense for loss of use is \$30 per day.

- 2. If the *loss* is caused by:
 - a. A total theft of *your covered auto* or a *non-owned auto*, *we* will pay only expenses incurred during the period:
 - (1) Beginning 48 hours after *you* report the theft to *us*; and
 - (2) Ending the earliest of:
 - (a) When *your covered auto* or *non-owned auto* has been recovered and returned to *you* or its owner;
 - (b) When *your covered auto* or *non-owned auto* has been recovered and repaired;
 - (c) When *your covered auto* or *non-owned auto* has been replaced; or
 - (d) 72 hours after *we* make an offer to pay the applicable limit of liability under this **Part D** if *your covered auto* or *non-owned auto* is deemed by *us* to be a total loss or unrecoverable.
 - b. Other than theft of *your covered auto* or a *non-owned auto*, *we* will pay only expenses beginning when the auto is withdrawn from use for more than 24 hours.
- 3. *Our* payment will be limited to the period of time reasonably required to repair or replace *your covered auto*.
- 4. In order to receive reimbursement for *your* transportation expenses, *you* must provide *us* with written proof of *your*

transportation expenses and loss of use damages.

- 5. If transportation costs are payable under both Transportation Expense Coverage and Increased Transportation Expense Coverage, *we* will pay only under one coverage in which *you* collect the most.

B. Extended Transportation Expense Coverage, is added to **Part D - Coverage for Damage to Your Auto**.

Extended Transportation Expense Coverage

- 1. *We* will pay temporary transportation expenses incurred by *you* in the event that a boat *you* own or any non-owned boat used by *you* for private pleasure purposes, provided the use is with the permission of the owner, becomes disabled, or due to severe weather conditions, leaves *you* stranded from the original point of embarkation.

We will pay, up to the limits specified in the policy or increased limits if a specific premium charge is indicated on the *Declarations Page*, transportation expenses incurred by *you* when it is necessary for *you* to return to:

- a. The original point of embarkation; or
 - b. The point of destination;
- whichever is less.

- 2. *We* will pay temporary transportation expenses incurred by *you* in the event that a personal aircraft that *you* own, rent or lease for private pleasure purposes malfunctions, leaving *you* stranded from your home.

We will pay up to \$900 per occurrence for transportation expenses incurred by *you* when it is necessary for *you* to return to *your* home.

V. General Provisions

- A. Section **A.** of **Changes** under this Part is replaced by the following:

This policy, including *your Declarations Page*, any amendments thereto and any endorsements, contain all the agreements between *you* and *us*. Its terms may not be changed or waived except by endorsement issued by *us*.

- B. Under **General Provisions** the **Termination** section provision **C. Automatic Termination** is deleted and replaced with the following:

C. Automatic Termination

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

2. If a person other than *you* or a *family member* becomes the *owner* of the *auto*, coverage for that *auto* will automatically terminate at the time possession is conveyed to the new *owner*.
- C. Item **A.1.** of the **TRANSFER OF YOUR INTEREST IN THIS POLICY** is deleted and replaced by the following:
1. The surviving spouse or domestic partner recognized by Nevada law if a resident in the same household at the time of death. Coverage applies to that spouse or domestic partner as if shown as named insured on *your Declarations Page*; and