

## 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 spouses, 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 B - Medical Payments Coverage

A. The **Insuring Agreement** paragraph **A**. is replaced with the following:

**INSURING AGREEMENT**

A. Subject to the Medical Payment Coverage limit of liability stated on **your Declarations Page**, if **you** pay the premium for Medical Payments Coverage, **we** will pay the reasonable and necessary medical expenses and funeral expenses incurred because of **bodily injury**:

1. Caused by an **accident** arising out of the **ownership**, maintenance or use of any **auto** or **trailer**, 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**.

## IV. 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.

## V. 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**.
      - (2) 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 that **auto**.
- (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.

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. The **APPRAISAL** provision is deleted and replaced with the following:

A. If **we** cannot agree with **you** on the amount of **loss**, **we** and **you** may agree to 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. Neither **you** nor **we** waive any rights under this policy by agreeing to an appraisal.

## VI. 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. The **Policy Period and Territory** provision is amended as follows:

1. A new paragraph B. is added:
  - B. The policy period will begin and end at 12:01 A.M. local time at the address listed in **your Declarations Page**.

2. Current paragraph B. in the policy contract is relabeled to paragraph C.; but, the content remains the same.

C. 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.

D. The **PREMIUM PAYMENT** provision is deleted and replaced with the following:

### PREMIUM PAYMENT

At the policy's inception, if **you** make a premium payment using a nonnegotiable instrument, the policy is considered null and void and is not subject to the Cancellation provisions of the policy.

E. 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