

NEVADA CHANGES

This endorsement modifies insurance provided under the following:

MISCELLANEOUS VEHICLE POLICY

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

I. DEFINITIONS is changed as follows:

A. The following definition is added:

1. **American Family Insurance Group of companies** means one or more of the following:

- a. American Family Mutual Insurance Company;
- b. American Standard Insurance Company of Wisconsin;
- c. American Family Insurance Company;
- d. American Standard Insurance Company of Ohio;
- e. any affiliates.

B. The definition of **relative** is deleted and replaced with:

Relative means a person living in **your** household, related to **you** by blood, marriage, domestic partnership or adoption. It excludes a person who, or whose spouse or domestic partner, owns a vehicle other than an off-road motor vehicle.

C. The definition of **you** and **your** is deleted and replaced with:

You and **your** mean the policyholder shown in the Declarations and, if living in the same household, a spouse or domestic partner in a domestic partnership that is valid under Nevada law.

II. LIABILITY COVERAGE is changed as follows:

A. Paragraph E. 2. LIMITS OF LIABILITY is deleted and replaced with the following:

2. THE LIMITS OF LIABILITY ARE THE MOST **WE** WILL PAY REGARDLESS OF THE NUMBER OF:

- a. **INSURED PERSONS;**
- b. **CLAIMS MADE;**
- c. **VEHICLES OR PREMIUMS SHOWN ON THE DECLARATIONS;**
- d. **VEHICLES INVOLVED IN THE LOSS;**
OR
- e. **POLICIES ISSUED TO YOU BY US OR ANY OTHER MEMBER COMPANY OF THE AMERICAN FAMILY INSURANCE GROUP OF COMPANIES.**

COVERAGES ON MORE THAN ONE VEHICLE INSURED WITH **US** OR ANY OTHER MEMBER COMPANY OF THE **AMERICAN FAMILY INSURANCE GROUP OF COMPANIES** CANNOT BE ADDED, COMBINED OR STACKED TOGETHER.

B. Paragraph D.10 EXCLUSIONS is deleted.

C. Paragraph F.2. ADDITIONAL CONDITIONS is deleted and replaced with the following:

2. Other Insurance.

a. Other Policies Issued By **Us**

If two or more auto liability insurance policies issued to **you** by **us** or any other member company of the **American Family Insurance Group of companies** apply to the same auto accident, the total limits of liability under all such policies shall not exceed the highest limit of liability under any one policy.

b. Other Liability Coverage From Other Sources

If there is other auto liability coverage for a loss covered by this Part, **we** will pay **our** share according to this policy's proportion of the total of all liability limits. But any insurance provided under this Part for a vehicle **you** do not own is excess over any other collectible auto liability insurance.

III. GENERAL CONDITIONS is changed as follows:

A. Paragraph 1. Assignment, is deleted and replaced with the following:

1. Assignment

Interest in this policy may be assigned only with **our** written consent. But, if **you** die, the policy will cover:

- a. the survivor;
- b. the legal representative of the deceased person while acting within the scope of duties of a legal representative; and
- c. any person with proper custody of **your insured car** until a legal representative is appointed.

- B. Paragraph 12., Two Or More **Cars** Insured By **Us**, is deleted and replaced with the following:
12. TWO OR MORE **CARS** INSURED BY **US**
IF TWO OR MORE AUTO INSURANCE
POLICIES ISSUED TO **YOU** BY **US** OR
ANY OTHER MEMBER COMPANY OF
THE **AMERICAN FAMILY INSURANCE**

GROUP OF COMPANIES APPLY TO
THE SAME AUTO ACCIDENT, THE
TOTAL LIMITS OF LIABILITY UNDER
ALL SUCH POLICIES SHALL NOT
EXCEED THE HIGHEST LIMIT OF
LIABILITY UNDER ANY ONE POLICY.

All other terms, agreements, conditions, and provisions remain unchanged.

SPECIMEN