

NEVADA CHANGES

The terms of the Family Car Form apply except as changed by this **endorsement**.

A. Part I - Liability Coverage

1. Section A. Definitions is amended as follows:

The definition of **insured person** is deleted and replaced as follows:

1. Insured **person** means:

a. **you** or a **relative** for the ownership, maintenance, or use of:

- (1) a **car**;
- (2) a **rental vehicle**;
- (3) a motor home not used for business purposes; or
- (4) a **trailer**.

b. any person, other than a **relative**, while using **your insured car** with **your** express or implied permission.

c. any other person or organization, that is not a **transportation network company**, but only for legal liability for acts or omissions of:

- (1) any person covered under this Part while using **your insured car**.
- (2) you or any **relative** covered under this Part while using any **car** or **trailer** other than **your insured car**. This other **car** or **trailer** must not be owned or hired by that person or organization.

2. Section D. Exclusions is changed as follows:

a. Exclusion 2. is deleted and replaced as follows:

bodily injury or **property damage** caused by an intentional act of any **insured person** even if the actual injury or damage is different than that which was expected, intended or could have been anticipated.

b. Exclusion 11. is deleted.

3. Section E. Limits Of Liability is changed as follows:

Paragraphs 2., 3., and 4. are deleted and replaced as follows:

2. *THE MAXIMUMS STATED IN E.1. ARE THE MOST WE WILL PAY FOR ANY ONE OCCURRENCE REGARDLESS OF THE NUMBER OF:*

- a. *VEHICLES COVERED BY THIS POLICY;*
- b. *PREMIUMS PAID;*
- c. *INSURED PERSONS;*
- d. *CLAIMS MADE;*
- e. *CLAIMANTS;*
- f. *VEHICLES INVOLVED IN THE ACCIDENT; OR*
- g. *POLICIES INVOLVED.*

3. *SUBJECT TO E.2., THE LIMITS OF LIABILITY SHOWN IN THE DECLARATIONS FOR A VEHICLE MAY NOT BE ADDED, COMBINED, OR STACKED WITH THE LIMITS OF LIABILITY SHOWN IN THE DECLARATIONS FOR ANY OTHER VEHICLE TO DETERMINE THE MAXIMUM LIMITS OF LIABILITY AVAILABLE FOR EACH PERSON OR FOR EACH OCCURRENCE NO MATTER HOW THE PREMIUM IS DISPLAYED.*

4. *SUBJECT TO E.1., E.2., AND E.3., WHEN YOU OR A RELATIVE ARE NOT USING YOUR INSURED CAR, AND THERE IS LIABILITY COVERAGE FOR A LOSS COVERED BY THIS PART UNDER MORE THAN ONE POLICY ISSUED TO YOU BY ONE OR MORE MEMBERS OF THE AMERICAN FAMILY INSURANCE GROUP, THE AMOUNT THAT WILL BE PAID FOR DAMAGES ARISING FROM SUCH LOSS WILL NOT EXCEED THE SINGLE HIGHEST LIMIT OF LIABILITY OF ANY ONE OF THESE POLICIES.*

4. Section F. Other Insurance is deleted and replaced as follows:

F. Other Insurance

IF THERE IS OTHER LIABILITY INSURANCE FOR YOUR INSURED CAR FOR A LOSS COVERED BY THIS PART I - LIABILITY COVERAGE WE WILL PAY OUR SHARE ACCORDING TO THIS POLICY'S PROPORTION OF THE TOTAL OF ALL LIABILITY LIMITS. HOWEVER, ANY INSURANCE PROVIDED UNDER THIS PART FOR A VEHICLE YOU DO NOT OWN IS EXCESS OVER ANY OTHER COLLECTIBLE LIABILITY INSURANCE. But, we will provide primary coverage for a temporary substitute vehicle owned by a business engaged in selling, repairing, servicing, delivering, testing, road testing, parking or storing motor vehicles while your insured car is being repaired or serviced by that business.

B. Part II - Car Damage Coverage

Section F. Other Insurance is deleted and replaced as follows:

F. Other Insurance

If there is other insurance that applies to a **loss** covered by this part, **we** will pay **our** share according to **our** proportion of the total of all such limits. But any insurance provided under this part for a vehicle **you** do not own is excess over any other collectible insurance for that **loss**. But, **we** will provide primary coverage for a **temporary substitute vehicle** owned by a business engaged in selling, repairing,

servicing, delivering, testing, road testing, parking or storing motor vehicles while **your insured car** is being repaired or serviced by that business.

All other terms remain unchanged.

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