



Policy Endorsements

Endorsement to Amend Parts I and III of the E-Z Reader Car Policy and Certain Policy Endorsements Related to "Other Insurance" and Footer Language - Nevada (NV034 - 2nd Edition)

Your E-Z Reader Car Policy and Endorsement language is being updated and certain Parts, Coverage and Footer Language are being replaced by the new language that appears in this Endorsement. Please read the endorsement carefully as it is now a part of your policy.

Part I - Liability

Part I - Liability - Other Insurance in your E-Z Reader Car Policy is deleted and replaced with the following:

Other Insurance

1. If there is other applicable auto liability insurance on any other policy that applies to an **accident** insured under Part I, we will only pay our share. Our share is the proportion that our limits of liability bear to the total of all applicable limits. However, the total amount payable among all such policies will not exceed the limits provided by the single policy with the highest limits of liability.
2. Any insurance we provide under this policy for a non-owned motor vehicle shall be excess over any other collectible insurance. The highest limits of liability shown in the Declarations of this policy for any one **your insured car** will apply.

Part III - Medical

Part III - Medical - Other Insurance in your E-Z Reader Car Policy is deleted and replaced with the following:

Other Insurance

1. If there is other applicable insurance provided by any policy on the car listed in the Declarations, a **replacement car** or an **additional car**, we will only pay our share. Our share is the proportion that our limit of liability bears to the total of all applicable limits.
2. The insurance provided by this policy for a non-owned motor vehicle or trailer is excess over any other collectible insurance.

Policy Endorsements - Footer Language

If language that reads: "This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.", appears in any policy endorsement included with your policy, then it is now deleted and replaced with the following:

This endorsement is a part of the policy. It changes the policy so please read it carefully. All other terms and conditions of the policy continue to apply.

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