

# Policy Endorsements

## Amendatory Endorsement - Nevada (NV035 - 2nd Edition)

**Your** Personal Auto Policy is being updated and certain Parts 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 Coverage

**Part I - Liability Coverage - Other Insurance** in **your** Personal Auto Policy is deleted and replaced with the following:

#### I. **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 car** shall be excess over any other collectible insurance. The highest limits of liability shown on the **Declarations Page** of this policy for any one **your insured car** will apply.

### Part III - Medical Expense Coverage

**Part III - Medical Expense Coverage - Other Insurance** in **your** Personal Auto Policy is deleted and replaced with the following:

#### G. **Other Insurance**

1. If there is other applicable auto medical insurance on any other policy that applies to a loss insured under Part III, **we** will pay only **our** share. **Our** share is the proportion that **our** limit of liability bears to the total of all applicable limits for the Medical Expense Coverage. Any Medical Expense Coverage **we** provide to any **insured person** for an accident involving a **non-owned car** or trailer will be excess over any other collectible insurance.
2. If any applicable insurance other than this policy is issued to an **insured person** by **us** or any other insurer, the total amount payable among all such policies shall not exceed the limits provided by the single policy with the highest limits of liability.

Under **Part IV - Damage to Your Car**, G. **Limits of Liability**, the following is added:

**Your** deductible will increase to \$5000 for a loss:

To **your insured car** from a **collision** if, at the time of the loss, the vehicle was being operated by a driver who was not listed on **your Declarations Page** as a driver and who was either:

- a. a resident physically residing in **your** household, including **your** unmarried dependent children while temporarily away from home; or
- b. a guest temporarily staying in **your** home.

The increased deductible will not apply under the following circumstances:

- a. The driver operating the vehicle became a resident no more than ninety (90) days prior to the loss, or the driver operating the vehicle was a guest temporarily staying in **your** home no more than ninety days prior to the loss;
- b. At the time of the loss, the driver was listed as an insured or operator under another automobile policy; or
- c. At the time of the loss, the driver was operating the vehicle for the purpose of obtaining emergency medical treatment for a passenger in the vehicle.